



REPORT

ON

FAMILY LIVING SURVEY AMONG INDUSTRIAL WORKERS 1965—66

CHHINDWARA

LABOUR BUREAU
GOVERNMENT OF INDIA
MINISTRY OF LABOUR
SIMLA

REPORT ON
FAMILY LIVING SURVEY
AMONG INDUSTRIAL WORKERS
IN
C H H I N D W A R A
1965-66

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Designed and printed at Rota Print Unit,
Labour Bureau, Ministry of Labour,
S I M L A - 171004.

PREFACE

The Labour Bureau conducts Family Living Surveys at various industrial centres in the country from time to time, mainly with a view to constructing working class consumer price index numbers. In pursuance of this function, Family Living Surveys were conducted by the Labour Bureau, at Bhilai, Bilwara, Chhindwara, Kothagudem and Rourkela during 1965-66.

2. These Family Living Surveys were conducted broadly on the same lines as those adopted for the surveys at 50 Centres during 1958-59. The technical details of the surveys were decided in consultation with the Central Statistical Organisation.

3. The main responsibility for organising the surveys and preparation of the tabulation plan was borne by S/Shri T. Chellasmamy, S. Banerji and B.P. Guha, Deputy Directors, assisted by Shri M.K. Joshi, Assistant Director. The tabulation of data was done by the Machine Tabulation Unit of the Labour Bureau under the supervision of Shri Subir Gupta, Assistant Director.

4. The present report relates to the Survey conducted at Chhindwara Centre. The field investigations were done by S/Shri Harjit Singh and P.B. Agarwal Investigators Grade II under the supervision of S/Shri B. Raghavan and Harjit Singh, Assistant Director. The responsibility for drafting of the Report was borne by Shri A.S. Bharadwaj, Joint Director assisted by Shri C.G.G. Menon, Assistant Director. The preliminary drafting was done by Shri Rajendra Prasad, Investigator Grade I and Shri A.K. Minocha, Investigator Grade II. They were assisted by Shri L.D. Khanna, Investigator Grade I, S/Shri R.K. Thakur, R.K. Sharma and Basant Ram, Investigators Grade II and S/Shri Babu Ram Sharma and Subhash Chander Khurana, Computers.

5. I am thankful to the Central Statistical Organisation, the State Governments of Andhra Pradesh, Madhya Pradesh, Orissa and Rajasthan and to the Trade Unions and Employers for their kind co-operation in the conduct of the Surveys. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the required data on various aspects of Family Living.

6. The views expressed in this Report are not necessarily those of the Government of India.

CONTENTS

	<u>Page</u>
CHAPTER - I SCOPE AND METHOD OF THE SURVEY	
1.1 Family Living Survey	1
1.2 Description of the survey	2
CHAPTER - II ECONOMIC BACKGROUND OF THE CENTRE	
2.1 Introductory	7
2.2 Population	7
2.3 Working class localities	7
2.4 Working class markets	8
2.5 General characteristics of working class population - Survey results	8
CHAPTER - III FAMILY CHARACTERISTICS	
3.1 Introductory	12
3.2 Age, sex and marital status	12
3.3 Religion and size	13
3.4 Literacy	14
3.5 Distribution of family members by age, sex and activity status	16
3.6 Distribution of family members by age, sex and economic status	18
3.7 Family size, composition, economic status and earning strength by income	20
CHAPTER - IV FAMILY INCOME AND RECEIPTS	
4.1 Introductory	34
4.2 Average monthly income per family and per capita	34
4.3 Income by category of earner	35
4.4 Income and other receipts by components	38
4.5 Income and other receipts by components and family size	41
4.6 Income and other receipts by family composition	44
CHAPTER - V FAMILY EXPENDITURE AND DISBURSEMENTS	
5.1 Introductory	50
5.2 Expenditure pattern	52
5.3 Levels of expenditure by income and type of family	54

contd...

	<u>Page</u>
5.4 Expenditure by family income	59
5.5 Expenditure by per capita income	63
5.6 Expenditure on food	67
5.7 Proportion of families reporting expenditure on selected sub-groups	70
CHAPTER - VI FOOD CONSUMPTION	
6.1 Quantities of food consumed	72
6.2 Analysis of nutrition contents	76
CHAPTER - VII BUDGETARY POSITION	
7.1 Introductory	78
7.2 Budgetary position by family income	79
7.3 Budgetary position by family composition	81
CHAPTER - VIII LEVEL OF LIVING	
8.1 Introductory	85
8.2 Educational Interests	85
8.3 Sickness and treatment	88
8.4 Housing conditions	90
8.5 Employment conditions	95
CHAPTER - IX SAVINGS, ASSETS AND INDEBTEDNESS	
9.1 Introductory	98
9.2 Components of savings	98
9.3 Extent of savings and assets	99
9.4 Possession of durable articles and live-stock	100
9.5 Extent of indebtedness	107
9.6 Purpose of loans	107
9.7 Sources and terms of loans	114
CHAPTER - X SOME IMPORTANT FINDINGS	
10.1 Family characteristics, income and expenditure	117
10.2 Additional aspects of level of living	118
APPENDIX	
	A-1

CHAPTER - I

SCOPE AND METHOD OF THE SURVEY

1.1 *Family Living Survey*

Family Living Surveys have come of age in India with a large number of such studies having already been undertaken and with the recognition of the need for such periodical surveys to ascertain the conditions of living and changes in them of specified population groups. Family Living Surveys, it is generally appreciated, provide the basic data on consumption pattern required for building up series of Consumer Price Index Numbers for specified population groups. Such surveys are also intended to throw useful light on the multifarious aspects covering the material and non-material aspects of level of living. The wide ranging socio-economic data emanating from these surveys are a handmaid to researchers, planners and all interested in understanding or improving the conditions of living of the families surveyed. To serve this purpose, in its widest sense, data on level of living should include the following details enumerated by the U.N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living 1954*:

- i) Health, including demographic conditions;
- ii) Food and nutrition;
- iii) Education, including literacy and skills;
- iv) Conditions of work;
- v) Employment situation;
- vi) Aggregate consumption and savings;
- vii) Transportation;
- viii) Housing, including household facilities;
- ix) Clothing;
- x) Recreation and entertainment;
- xi) Social security; and
- xii) Human freedoms.

However, it is not always practicable to cover all the aspects enumerated above owing to limitations of resources, time, etc.

In conducting the family living survey in Chhindwara during 1965-66, efforts were made to cover many of the components of level of living mentioned above. However, the main purpose of the present

*Report on International Definition and Measurement of Standard and Levels of Living, U.N., 1954.

survey was to derive a weighting diagram required for construction of a series of consumer price index numbers for industrial workers of Chhindwara centre. Chapters I to VII of the Report deal with the family budget part and Chapters VIII and IX with certain other aspects of the level of living.

1.2 *Description of the Survey*

1.2.1 Origin of the Survey

In the wake of implementation of the industrial development programmes envisaged in the Five Year Plans, a number of industrially important centres emerged in the country. Need was, therefore, felt to have series of Consumer Price Index Numbers for some of the important centres where concentration of working class population was significant. With this end in view the Government of India, in the Ministry of Labour and Employment, in consultation with other Central Government Departments and Organisations, and State Governments decided to conduct family living surveys among industrial working class families of five centres viz., Bhilwara, Bhilai, Chhindwara, Kothagudem and Rourkela centres during the Third Five Year Plan.

1.2.2 Organisation of the Survey

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out by the Labour Bureau in consultation with the Central Statistical Organisation of the Department of Statistics, Cabinet Secretariat, Government of India. These are broadly based on the same lines earlier adopted for conducting the Family Living Surveys at 50 industrial centres* during 1958-59. The field work was carried out by the staff of the Labour Bureau. The tabulation and analysis of data, preparation of family living survey report, and construction and maintenance of series of consumer price index numbers were the responsibility of the Labour Bureau.

*The Surveys in these centres were conducted under the guidance of the Technical Advisory Committee, on Cost of Living Index Numbers (currently known as the Technical Advisory Committee on Statistics of Prices and Cost of Living) of the Government of India.

1.2.3 Scope of the Survey

Families of all manual workers employed in mines registered under the Mines Act, 1952 and of workers employed in factories under the Factories Act, 1948, have been covered for the present survey.

1.2.4 Definition of working class family

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons:

- i) generally related by blood and marriage or adoption;
- ii) usually living together and/or served from the same kitchen; and
- iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tour or on visit to relatives or friends or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a mine or factory covered by the Mines Act, 1952 and the Factories Act, 1948. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

1.2.5 Preliminary survey

Before launching the main enquiry a preliminary survey was carried out during February/March, 1965, with the following

objectives in view:

- i) to fix the boundaries of the Centre;
- ii) to decide on the most suitable sampling method for the Centre;
- iii) to prepare a suitable sampling frame;
- iv) to pre-test the draft schedules; and
- v) to study the operational difficulties that might arise during the course of the main survey.

In the preliminary survey necessary information was collected in consultation with local officers of the Mines, Industries, Labour and Statistics Departments of the State Government, Trade Unions, Managements and other knowledgeable authorities.

1.2.6 Design of the Survey

In the course of the preliminary survey it was observed that working class population in Chhindwara centre was loosely dispersed in different areas and working class localities could not be easily located and demarcated. Accordingly, pay-roll sampling which was operationally more suited, was adopted. The list of mines and factories and the respective employments at the centre were collected during the preliminary enquiry.

The sample size for the Centre was determined on the basis of the number of industrial workers, the type of sampling followed, operational convenience etc. It was decided to select 400 families for Schedule A (Family Budget part) and 100 families for Schedule B (Level of Living). The employment in registered factories being relatively not very significant, it was decided to combine lower sized mines and factories, for purposes of drawing first stage samples. The upper sized mines formed a stratum by themselves. The total sample was allocated between the two strata in proportion to respective employments, as follows:

	<u>Schedule A</u>	<u>Schedule B</u>
i) Mines employing 650 workers each or more	336	84
ii) Mines employing less than 650 workers each and factories	64	16

One stage sampling was adopted in respect of the upper sized mines where all the units were covered and sample workers were selected from pay rolls according to systematic random sampling. For the lower sized mines and factories stratum two stage sampling was adopted. At the first stage, units were selected at random without replacement, and at the second stage, for selection of workers,

systematic random sampling was followed. In this way at the beginning of every quarter two independent sub-samples were drawn from each stratum and allotted to two Investigators at random. The sample was evenly spread over the 3 months of each quarter.

The samples selected for Schedule A and Schedule B were mutually exclusive. This was done to avoid investigators' and respondents' biases inherent in canvassing the two detailed time consuming schedules from the same sample family. Every quarter, 125 samples were selected at random, out of which 100 were allotted for Schedule A and the remaining 25 for Schedule B

1 2.7 Period of the Survey

As already indicated in the previous paragraph it was envisaged to stagger the survey over a period of 12 months so as to eliminate seasonal effects etc. The actual period of the present survey was September, 1965 to September, 1966. The period extended beyond 12 months as some of the house holds selected were not available during the time of the enquiry.

1 2 8 Method of Survey

The 'Interview Method' was followed for the collection of data as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

1.2.9 Questionnaires

The data were collected with the help of the usual 'P' schedule for selection of workers, 'A' schedule for family budget and 'B' schedule for conditions of work and living. These schedules are the same as those adopted for the family living surveys among industrial workers of 50 Centres conducted during 1958-59*, although in the present survey an abridged 'B' Schedule was adopted.

*Please see 'Family Living Survey Among Industrial Workers 1958-59 - General Report - published by the Labour Bureau, Government of India.

1.2.10 Estimation

Considering the sampling design adopted, the procedure for estimation of the total for any characteristics of the population was worked out as per formula below:

$$Y = 1/4 \sum_{Q=1}^4 Y_Q$$

where Y denotes the estimated total of any characteristics.

Y_Q denotes the estimated total of the characteristics y for the Qth quarter given by $Y_Q = \sum_i y_i$

where y_i denotes the estimated total of the characteristic y in respect of the i th stratum, for any quarter given by:

$$y_i = \frac{N}{n} \times \frac{M}{m} \sum_{j=1}^m \frac{y_{ij}}{w_{ij}}$$

where

- N - denotes the total number of establishments
- n - denotes the number of sampled establishments
- M - denotes the total number of workers in the selected establishments
- m - denotes the number of selected workers
- y_{ij} - denotes the characteristic y for jth selected family of the ith stratum
- w_{ij} - denotes the number of industrial workers in the jth family

A weighted average of the quarterly estimates was taken as the final estimate for the centre. The sub-sample/combined-estimates of the ratio of any two characteristics have been obtained by taking the ratio of the corresponding sub-sample/combined estimates.

CHAPTER - II

ECONOMIC BACKGROUND OF THE CENTRE

2.1 *Introductory*

Chhindwara district situated on the Satpura plateau, in the south western corner of Jabalpur Division between longitude 78°10' and 79°24' East and latitude 21°28' and 22°49' North is an important mining centre in the State of Madhya Pradesh. It is noted mainly for coal mines and to a lesser extent for manganese, fire clay, dolomite, china clay, bauxite and iron ore mines. The importance of coal mining can be gauged from the fact that nearly a tenth of the population of Chhindwara district was dependent on coal mining industry for livelihood*. The coal mines are located mainly in Parasia, Junnardeo, and Damua areas. Some of the industries flourishing at the centre are oil, flour and Dal mills, manufacture of silver utensils, woollen blankets, leather goods, furniture and bricks, etc.

2.2 *Population*

The following table shows the growth of population in Chhindwara district since 1901:**

TABLE 2.1

Year	Population	Decennial percentage increase or decrease
1	2	3
1901	4,07,999	-
1911	5,17,109	+26.74
1921	4,91,835	- 4.89
1931	5,73,272	+16.56
1941	6,10,707	+ 6.53
1951	6,46,430	+ 5.85
1961	7,85,535	+21.52

2.3 *Working Class Localities*

The important working class localities are Chandametta, Rawanwara, Rawanwara Khas, Newton Chikli, Jata Chapa, Bhamori, Eklehra, Gurhi, Datla East and West and Rakhikol colliery.

*District Statistical Handbook of Chhindwara, 1970 p. XX

**Ibid, P. 25.

2.4 Working Class Markets

The markets patronised predominantly by the working class population in Chhindwara centre are Chandametta and Junnardeo. These markets were selected for the collection of retail prices for the series of Consumer Price Index Numbers for the centre.

2.5 General Characteristics of Working Class Population - Survey Results

2.5.1 Industries

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Chhindwara was 16,266. The estimated number of employees in these families was 17,700. A distribution of these employees by industries and in each industry by sex and adults/children is given in Table 2.2 below. Column 7 of the table shows the average monthly income per employee from paid employment in different industries, as reported by the families.

TABLE 2.2
Distribution of employees (including apprentices) by industries and other details

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees (estimated)	Average monthly income per employee from paid employment	Number of employees (un-estimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Coal excluding lignite mining	94.12	5.45	0.13	100.00	16,832	146.18	436
Rest	76.61	11.75	11.64	100.00	868	76.95	32
All	93.55	5.76	0.69	100.00	17,700	144.04	468
Number of employees (un-estimated)	438	27	3	468	-	-	-

Coal mining accounted for about 95 per cent. of all employees. Women employees formed only a small proportion (about 6 per cent.) of total employees and the extent of employment of children was negligible.

The average monthly income per employee from paid employment was Rs. 144.04. The income from paid employment per employee was much higher in coal mining industry than in the other industries.

2.5.2 Occupation

Table 2.3 gives the percentage distribution of employees by occupations, sex and adults/children. The average monthly income per employee from paid employment is also given.

TABLE 2.3

Distribution of employees (including apprentices) by occupation and other details

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment	Number of employees (un-estimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Miners, quarrymen and related workers	93.95	5.91	0.14	100.00	15,507	146.24	405
Shot firers	100.00	-	-	100.00	451	179.57	10
Loaders and Unloaders	100.00	-	-	100.00	873	122.95	21
Rest	76.58	11.80	11.62	100.00	869	83.05	32
All Occupations	93.55	5.76	0.69	100.00	17,700	144.04	468
Number of employees (unestimated)	438	27	3	468	-	-	-

Miners, quarrymen and related workers constituted about 88 per cent. of all workers. Loaders and un-loaders in coal mines formed about 5 per cent. of all employees, shot firers about 2 per cent. and the 'Rest' about 5 per cent.

Shot firers received the highest income from paid employment per employee.

2.5.3 Nature of employment

Table 2.3 gives the percentage distribution of employees classified as regular and casual according to the number of days worked and the number of days paid for during the month.

TABLE 2.4

Percentage distribution of employees (including apprentices) by nature of employment, number of days worked and paid for

Number of days during the month	Percentage distribution of employees by nature of employment					
	Number of days worked			Number of days paid for		
	Regular	Casual	All	Regular	Casual	All
1	2	3	4	5	6	7
0	-	5.02	0.61	0.20	5.76	0.88
1 - 7	0.99	1.67	1.07	0.28	2.34	0.53
8 - 15	4.25	18.66	6.01	3.73	14.48	5.04
16 - 19	7.88	15.91	8.86	4.72	17.20	6.24
20 - 23	22.37	24.96	22.69	16.41	26.35	17.62
24 - 27	61.71	31.74	58.05	59.71	24.98	55.48
28 - 31	2.80	2.04	2.71	14.95	8.89	14.21
Total	100.00	100.00	100.00	100.00	100.00	100.00
Percentage to total	87.83	12.17	100.00	X	X	X
Number of employees (unestimated)	411	57	468	X	X	X

About 88 per cent. of all employees were regular while the remaining 12 per cent. were casual. About 58 per cent. of all workers (62 per cent. regular and 32 per cent. casual) reported having worked for 24 to 27 days during the month. Nearly 70 per cent. of all workers (about 75 per cent. regular and 34 per cent. casual) were paid for 24 to 31 days although only about 61 per cent. (65 per cent. regular and 34 per cent. casual) had worked for 24 to 31 days. Apparently, most casual employees seem to have been paid only for the days they actually worked.

2.5.4 Family income

The average monthly income per family of the population surveyed was Rs. 167.05. The estimated distribution of families in different income groups is given in Table 2.5.

TABLE 2.5
Distribution of families by monthly family income

Monthly family income	Percentage of families to total
1	2
Less than Rs. 45	-
Rs. 45 to less than Rs. 60	0.46
Rs. 60 to less than Rs. 100	5.25
Rs. 100 to less than Rs. 150	35.85
Rs. 150 to less than Rs. 200	40.47
Rs. 200 to less than Rs. 300	14.75
Rs. 300 to less than Rs. 500	3.08
Rs. 500 and above	0.14
Total	100.00

The modal family income-group was Rs. 150 to less than Rs. 200. Only a negligible proportion of families had an income of less than Rs. 60 or exceeding Rs. 500 per month.

2.5.5 Family size

The average size of the family was 3.73 persons. The estimated distribution of families in the different size groups is given in Table 2.6.

TABLE 2.6
Distribution of families by size

Family size (number of members)	Percentage of families to total
1	2
One	34.77
Two and three	15.58
Four and five	23.34
Six and seven	16.12
Above seven	10.19
Total	100.00

CHAPTER - III

FAMILY CHARACTERISTICS

3.1 *Introductory*

Some general details of the working class population in Chhindwara have been discussed in the preceding chapter. Certain important socio-economic characteristics of the working class families in Chhindwara, as revealed by the survey are presented in the following paragraphs.

3.2 *Age, Sex and Marital Status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1
Percentage distribution of family members by age, sex
and marital status

Sex and marital status	Number of members (un-estimated)	Age (years)				
		Below 5	5 - 14	15 - 29	30 - 44	45 - 59
1	2	3	4	5	6	7
Male						
Unmarried	425	29.46	48.54	21.35	0.39	0.26
Married	397	-	-	38.83	43.03	13.90
Widowed	11	-	-	-	36.43	19.86
Divorced	1	-	-	-	100.00	-
Separated	4	-	-	84.19	-	15.81
Sub-total	838	14.94	24.62	29.63	21.18	7.05
Female						
Unmarried	356	40.22	54.75	5.03	-	-
Married	305	-	0.73	58.09	30.33	9.18
Widowed	52	-	-	5.36	22.90	38.72
Divorced	1	-	-	-	100.00	-
Separated	5	-	-	58.69	10.49	30.82
Sub-total	719	19.92	27.42	27.93	14.73	6.91
Total	1557	17.24	25.91	28.84	18.20	6.99
Number of members (unestimated)		269	404	449	283	109

Table 3.1 contd...

Table 3.1 contd.

Sex and marital status	Age (years)			Percentage distribution of all members
	60 - 69	70 and above	Total	
1	8	9	10	11
Male				
Unmarried	-	-	100.00	27.32
Married	3.15	1.09	100.00	25.74
Widowed	43.71	-	100.00	0.73
Divorced	-	-	100.00	0.10
Separated	-	-	100.00	0.25
Sub-total	2.07	0.51	100.00	54.14
Female				
Unmarried	-	-	100.00	22.91
Married	1.30	0.37	100.00	19.43
Widowed	25.32	7.70	100.00	3.22
Divorced	-	-	100.00	0.07
Separated	-	-	100.00	0.23
Sub-total	2.38	0.71	100.00	45.86
Total	2.21	0.61	100.00	100.00
Number of members (unestimated)	34	9	1557	-

About 54 per cent. of the members of all families were men and the remaining 46 per cent women. Children of 14 years of age or below constituted about 43 per cent of the total and persons aged 60 years and above about 3 per cent. Of the persons falling in the age group of 15 - 59, about 58 per cent. were men and 42 per cent. women. In this age group among men, about 19 per cent were unmarried, about 79 per cent married and the remaining 2 per cent widowed, divorced or separated. Among women in the same age-group about 83 per cent. were married, 5 per cent unmarried and the remaining 12 per cent. widowed or divorced. That child marriage was not much in vogue among the working class families in Chhindwara is evident from the fact that among the married females, only about 1 per cent belonged to the age-group of '5 to 14 years'

3.3 Religion and size

The distribution of families by religion and size, the average size of the family and the average number of children per family are given in Table 3.2.

TABLE 3.2

Percentage distribution of families by religion and size

Size of family	Religion			
	Hinduism	Islam	Rest	All
1	2	3	4	5
One	36.51	17.24	-	34.77
Two and Three	14.70	24.40	-	15.58
Four and Five	24.12	15.52	-	23.34
Six and Seven	15.09	26.55	-	16.12
Seven and above	9.58	16.29	-	10.19
Total	100.00	100.00	-	100.00
Percentage of families to total	90.95	9.05	-	100.00
Average size of the family	3.65	4.55	-	3.73
Average number of children per family	1.56	2.17	-	1.62

3.4 *Literacy*

The levels of literacy attained by family members may be seen from Table 3.3 which gives the distribution of persons according to age, educational standard and family income classes.

Table 3.3 on next page please.

TABLE 3.3

Percentage distribution of family members in various monthly family income classes by age group and levels of literacy

Age group and educational standard	Monthly family income class (Rs.)									
	745 -	45 -	60 -	100 -	150 -	200 -	300 -	500 and above	Total	
1	2	3	4	5	6	7	8	9	10	
<u>Age less than 5 years</u>										
Below primary	-	-	-	-	-	-	-	-	-	-
No education	-	-	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Total	-	-	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<u>Age 5 years and above</u>										
Illiterate	-	29.71	78.88	72.52	65.45	53.28	53.77	50.00	63.41	
Below primary	-	-	12.88	16.85	23.30	21.26	22.69	16.67	21.02	
Primary	-	70.29	5.53	7.66	8.79	18.64	16.70	33.33	11.66	
Middle	-	-	2.71	2.11	1.68	3.75	5.42	-	2.53	
Matriculate	-	-	-	0.86	0.78	2.70	-	-	1.20	
Intermediate	-	-	-	-	-	-	1.42	-	0.09	
Higher Secondary	-	-	-	-	-	0.12	-	-	0.03	
Pre-University	-	-	-	-	-	0.25	-	-	0.06	
Graduate and above	-	-	-	-	-	-	-	-	-	
Total	-	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

The sign"/" in this and subsequent tables denote 'less than'.

No child aged less than 5 years had started receiving education. Among those aged five years and above, the extent of illiteracy in all the income classes excluding the lowest one, was considerable. Illiteracy appeared to decline with rise in family income. Members having middle standard of education were very few. Only a negligible proportion of members had attained matriculation or higher standard and they belonged to the higher income classes.

3.5 *Distribution of family members by
age, sex and activity status*

According to their activity status, persons are classified into the following three categories:

- (a) those in gainful employment;
- (b) those not in gainful employment but seeking or available for such employment; and
- (c) those not in the labour force.

Among gainfully employed are included employers, employees, apprentices, self employed and unpaid family labour. The second category consists of the unemployed, i.e., persons seeking or available for employment. Those not in the labour force comprises pensioners, students, women doing only domestic work, disabled persons, young children and those employed in non-gainful occupations, etc.

In respect of each member of the sampled families information was collected regarding age, sex and activity status, as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population is given in Table 3.4.

Table 3.4 on next page please.

TABLE 3.4

Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of members (un-estimated)	Age (years)										Percentage distribution of all members
		1	2	3	4	5	6	7	8	9	10	11
Male												
Employer	-	-	-	-	-	-	-	-	-	-	-	-
Employee	427	-	-	-	0.61	44.13	41.20	12.37	1.43	0.26	100.00	27.35
Apprentice	1	-	-	-	-	100.00	-	-	-	-	100.00	0.04
Self-employed	22	-	-	-	-	42.51	12.03	18.52	19.52	7.42	100.00	1.46
Unpaid family labour	5	-	-	-	-	25.07	37.47	-	37.46	-	100.00	0.29
Unemployed seeking work	10	-	-	-	-	100.00	-	-	-	-	100.00	0.75
Unemployed not seeking work though available	4	-	-	-	-	100.00	-	-	-	-	100.00	0.29
Sub-total	838	14.94	24.62	29.63	21.18	7.05	2.07	0.51	100.00	54.14		
Female												
Employer	-	-	-	-	-	-	-	-	-	-	-	-
Employee	40	-	-	-	2.08	23.41	46.09	28.42	-	-	100.00	1.71
Apprentice	-	-	-	-	-	-	-	-	-	-	-	-
Self-employed	5	-	-	-	-	-	20.27	59.46	20.27	-	100.00	0.36
Unpaid family labour	-	-	-	-	-	-	-	-	-	-	-	-
Unemployed seeking work	3	-	-	-	-	100.00	-	-	-	-	100.00	0.16
Unemployed not seeking work though available	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total	671	21.13	28.99	27.91	13.45	5.51	2.28	0.73	100.00	43.63		
Total	1557	17.24	25.91	28.84	18.20	6.99	2.21	0.61	100.00	100.00		
Number of members (unestimated)	-	269	404	449	283	109	34	9	1557	-		

It may be useful to remember, while analysing the features of the Table (3.4), that the present survey covered only those industrial working class families which derived their major source of income from wage paid employment in registered mines and factories.

The overall labour force participation rate, consisting of the employed and unemployed was about 32 per cent. against about 56 per cent. for males and about 5 per cent. for females. Among children the proportion of those in the labour force was negligible. In the labour force, the proportion of the unemployed was about 4 per cent. among males and about 7 per cent. among females. Among the unemployed those not seeking though available for work were very few. Most of the employed persons belonged to the age group of '15 to 59 years'. Among persons not in the labour force, the proportion of females was quite high. While most of the males not in the labour force were children, females of this category included adults also to a very significant extent.

3.6 *Distribution of family members by age, sex and economic status*

Persons are classified, with reference to their economic status into earners, earning dependants and non-earning dependants. One is considered an earner if his income was sufficient for his maintenance. One whose income was not adequate for his/her own maintenance was treated as an earning dependant while one who earned no income at all and was dependant for his/her maintenance was considered a non-earning dependant.

Table 3.5 gives the estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey.

Table 3.5 on next page please.

TABLE 3 5

Percentage distribution of family members by age, sex and economic status

Economic status and sex	Number of members (un-estimated)	Age (years):										Percent- age distribution of all members
		Below 5	5 - 14	15 - 29	30 - 44	45 - 59	60 - 69	70 and above	Total			
1	2	3	4	5	6	7	8	9	10	11		
<u>Earners</u>												
Male	437	0 23	0 14	43 60	41 02	12 47	2 28	0 26	100 00	28 17		
Female	37	-	-	22 00	47 28	30 72	-	-	100 00	1 58		
Sub-total	474	0 22	0 13	42 46	41 35	13 44	2 16	0 24	100 00	29 75		
<u>Earning dependants</u>												
Male	23	-	13 04	46 62	-	11 59	17 65	11 10	100 00	1 23		
Female	8	-	7 30	10 70	23 17	43 87	14 96	-	100 00	0 49		
Sub-total	31	-	11 41	36 42	6 58	20 75	16 89	7 95	100 00	1 72		
<u>Non-earning dependants</u>												
Male	378	32 25	52 77	12 87	-	0 72	1 10	0 29	100 00	24 74		
Female	674	21 04	28 86	28 20	13 40	5 49	2 28	0 73	100 00	43 79		
Sub-total	1052	25 08	37 51	22 66	8 56	3 77	1 85	0 57	100 00	68 53		
Total	1557	17 24	25 91	28 84	18 20	6 99	2 21	0 61	100 00	100 00		
Number of members (unestimated)	-	269	404	449	283	109	34	9	1557	-		

Of the total number of persons, earners and earning dependants constituted about 31 per cent. comprising about 29 per cent. males and 2 per cent. females. Earners mostly belonged to the age group of 15 to 59 years. The non-earning dependants, who were mostly children and women doing household work, accounted for about 69 per cent.

3.7 *Family size, composition, economic status and earning strength by income*

3.7.1 Analysis by family income

All the families have been classified into eight income classes and five size groups. The distribution of families by income and size is given in Table 3.6.

TABLE 3.6
Percentage distribution of families by family income and family size

	Monthly family income class (Rs)				
Family size	745	45-760	60-100	100-150	150-200
1	2	3	4	5	6
One	-	57.72	55.28	59.01	23.82
Two and Three	-	42.28	22.45	21.09	12.68
Four and Five	-	-	19.41	15.37	30.41
Six and Seven	-	-	2.86	3.79	23.98
Above Seven	-	-	-	0.74	9.11
Total	-	100.00	100.00	100.00	100.00
Percentage of families to total	-	0.46	5.25	35.85	40.47
Number of families (unestimated)	-	2	21	137	152

contd..

	Monthly family income class (Rs.)				
Family size	200-300	300-500	500 and above	All	
1	7	8	9	10	
One	5.45	-	-	34.77	
Two and Three	8.74	7.29	-	15.58	
Four and Five	25.26	25.21	-	23.34	
Six and Seven	27.26	28.90	-	16.12	
Above Seven	33.29	38.60	100.00	10.19	
Total	100.00	100.00	100.00	100.00	
Percentage of families to total	14.75	3.08	0.14	100.00	
Number of families (unestimated)	66	21	1	400	

Generally family income tended to increase with the size of family, and in the higher income classes the proportion of large sized families was relatively higher

The composition of families by the economic status of members is given in Table 3.7.

TABLE 3.7
Composition of families by economic status

Category of members	Average number of members per family by monthly family income class (Rs.)				
	7-45	45-60	60-100	100-150	150-200
1	2	3	4	5	6
<u>Earners</u>					
Adult male	-	1.00	0.95	0.95	1.05
Adult female	-	-	0.13	0.05	0.03
Children male	-	-	-	-	-
Children female	-	-	-	-	-
All earners	-	1.00	1.08	1.00	1.08
<u>Earning dependants</u>					
Adult male	-	-	-	-	0.03
Adult female	-	-	0.03	-	0.02
Children male	-	-	-	-	0.01
Children female	-	-	-	-	-
All earning dependants	-	-	0.03	-	0.06
<u>Non-earning dependants</u>					
Adult male	-	-	-	0.04	0.12
Adult female	-	0.41	0.32	0.40	0.96
Children male	-	-	0.41	0.40	0.99
Children female	-	0.41	0.30	0.27	1.02
All non-earning dependants	-	0.82	1.03	1.11	3.09
<u>All</u>					
Adult male	-	1.00	0.95	0.99	1.20
Adult female	-	0.41	0.48	0.45	1.01
Children male	-	-	0.41	0.40	1.00
Children female	-	0.41	0.30	0.27	1.02
All members	-	1.82	2.14	2.11	4.23
Number of members (unestimated)	-	4	48	287	645

Table 3.7 contd.

Table 3.7 contd...

Category of members	Average number of members per family by monthly family income class (Rs.)			
	200-300	300-500	500 and above	All
1	7	8	9	10
<u>Earners</u>				
Adult male	1.14	1.78	4.00	1.04
Adult female	0.12	0.16	-	0.06
Children male	-	-	-	-
Children female	-	-	-	-
All earners	1.26	1.94	4.00	1.10
<u>Earning dependants</u>				
Adult male	0.17	0.08	-	0.04
Adult female	0.05	-	-	0.02
Children male	0.01	0.04	-	0.01
Children female	0.01	-	-	-
All earning dependants	0.24	0.12	-	0.07
<u>Non-earning dependants</u>				
Adult male	0.45	0.22	-	0.14
Adult female	1.43	1.82	4.00	0.81
Children male	1.18	1.34	4.00	0.79
Children female	1.63	1.59	2.00	0.82
All non-earning dependants	4.69	4.97	10.00	2.56
<u>All</u>				
Adult male	1.76	2.08	4.00	1.22
Adult female	1.60	1.98	4.00	0.89
Children male	1.19	1.38	4.00	0.80
Children female	1.64	1.59	2.00	0.82
All members	6.19	7.03	14.00	3.73
Number of members (unestimated)	416	143	14	1557

The average number of members per family was 3.73. Of these 1.10 were earners, 0.07 earning dependants and 2.56 non-earning dependants. The proportion of earners to the total number of members decreased with an increase in the level of income upto the income class of 'Rs.200 to less than Rs. 300', and thereafter, it tended to increase with rise in income. The proportion of non-earning dependants to total number of members appeared to increase with increase in family income upto the income class of 'Rs. 200 to less than 300', and thereafter it declined and did not show much variation with further rise in family income.

Table 3.8 gives the distribution of families by earning strength and income.

TABLE 3.8

[illegible]

Taking all the families together, the proportion of families having only one earner was 86 per cent. The proportion of families having more than two earners was relatively very small.

The distribution of families by income and earning strength in terms of relationship with the main earner is presented in table 3.9. The earner whose total earnings (both in cash and kind) from paid employment, in the last calendar month preceding the date of survey, were more than similar earnings of any other earner of the family employed in registered mine/factory, was considered the main earner.

TABLE 3.9
Percentage distribution of families by earning strength and relationship with the main earner

Family earning strength by relationship with the main earner	Number of families (un-estimated)	Monthly family income class (Rs.)				
		45- /45	60- /60	100- /100	150- /150	200- /200
1	2	3	4	5	6	7
Self	322	-	0.54	5.47	41.43	41.57
Self and wife or husband	6	-	-	32.76	-	20.91
Self and one or more male children	19	-	-	7.99	4.50	15.66
Self and one or more female children	3	-	-	-	-	-
Self, one or more male children and one or more female children	2	-	-	-	-	-
Self, wife or husband and one or more children	2	-	-	-	-	-
Self and one or more other family members	46	-	-	-	0.87	42.52
Self, wife or husband and one or more other family members	-	-	-	-	-	-
Self, one or more children and one or more other family members	-	-	-	-	-	-
Self, wife or husband, one or more children and one or more other family members	-	-	-	-	-	-
All families (percentage distribution)	400	-	0.46	5.25	35.85	40.47
Number of families (unestimated)	-	-	2	21	137	152

Table 3.9contd....

Table 3.9 contd.

Family earning strength by relationship with the main earner	Monthly family income class (Rs.)				Percentage distribu- tion of all families
	200- /300	300- /500	500 and above	Total	
1	8	9	10	11	12
Self	10.38	0.62	-	100.00	86.00
Self and wife or husband	30.99	15.35	-	100.00	0.86
Self and one or more male children	52.35	19.51	-	100.00	3.35
Self and one or more female children	100.00	-	-	100.00	0.35
Self, one or more male children and one or more female children	64.86	35.14	-	100.00	0.30
Self, wife or husband and one or more children	100.00	-	-	100.00	0.27
Self and one or more other family members	36.05	18.93	1.63	100.00	8.87
Self, wife or husband and one or more other family members	-	-	-	-	-
Self, one or more children and one or more other family members	-	-	-	-	-
Self, wife or husband, one or more children and one or more other family members	-	-	-	-	-
All families (percentage distribution)	14.75	3.08	0.14	100.00	100.00
Number of families (unestimated)	66	21	1	400	-

Taking all the families, the main earner was the sole earner in about 86 per cent. of the families. The main earner was assisted only by wife/husband in about 1 per cent. cases, and only by children in about 4 per cent. of the cases. About 9 per cent. of the families reported that the main earner was assisted by one or more other family members.

Table 3.10 gives the number of dependants per 100 families by their relationship with the main earner, and monthly family income classes. The dependants have been classified into three categories, (i) dependants living with family, viz, those shown as earning and non-earning dependants in Table 3.7, (ii) dependants living away from family viz., those whose expenses are borne in full or in part by the sampled

family but who do not live with the family and (iii) dependent units living away from the family viz., such groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family and who may even include earners. In their cases, the group itself has been taken as the unit of counting and not individual persons.

TABLE 3.10
Number of dependants and dependent units per 100 families by
monthly income and relationship with the main earner

Category of dependants and relationship with the main earner	Monthly family income class (Rs.)				
	/45	45-60	60-100	100-150	150-200
1	2	3	4	5	6
<u>Living with family</u>					
Wife or husband	-	41.22	31.94	34.47	72.52
Son or daughter	-	41.22	79.00	63.10	197.43
Father, mother, uncle, aunt	-	-	-	3.70	19.31
Brother, sister, cousin	-	-	-	5.95	13.08
Nephew, niece	-	-	-	0.73	2.71
Father-in-law, mother-in-law,					
Brother-in-law, sister-in-law	-	-	-	-	6.54
Son-in-law, daughter-in-law	-	-	-	0.73	2.26
Grand children	-	-	-	1.53	0.95
Others	-	-	-	-	-
Total	-	82.44	110.94	110.21	314.80
<u>Living away from family</u>					
Wife or husband	-	-	-	1.53	0.65
Son or daughter	-	-	-	0.77	2.61
Father, mother, uncle, aunt	-	-	10.54	0.62	2.05
Brother, sister, cousin	-	-	-	-	-
Nephew, niece	-	-	-	-	-
Father-in-law, mother-in-law,					
Brother-in-law, sister-in-law	-	-	-	-	-
Son-in-law, daughter-in-law	-	-	-	-	-
Grand children	-	-	-	0.78	-
Others	-	-	-	-	-
Total	-	-	10.54	3.70	5.31
<u>Dependent units:</u>					
Number of dependent units living away per 100 families	-	-	10.45	32.32	18.89

Table 3.10 contd...

Table 3.10 contd...

Category of dependants and relationship with the main earner	Monthly family income class (Rs.)			
	200-300	300-500	500 and above	All
1	7	8	9	10
<u>Living with family</u>				
Wife or husband	82.47	97.29	100.00	58.82
Son or daughter	294.43	276.84	200.00	158.84
Father,mother,uncle,aunt	31.59	48.32	100.00	15.39
Brother,sister,cousin	33.16	39.52	100.00	13.63
Nephew,niece	14.99	-	300.00	3.95
Father-in-law,mother-in-law,				
Brother-in-law,sister-in-law	13.89	21.58	200.00	5.61
Son-in-law,daughter-in-law	13.05	8.85	-	3.36
Grand children	10.03	16.54	-	2.91
Others	-	-	-	-
Total	493.61	508.94	1000.00	262.51
<u>Living away from family</u>				
Wife or husband	-	-	-	0.81
Son or daughter	-	3.63	-	1.44
Father,mother,uncle,aunt	1.83	-	-	1.87
Brother,sister,cousin	-	-	-	-
Nephew,niece	-	-	-	-
Father-in-law,mother-in-law,				
Brother-in-law,sister-in-law	-	-	-	-
Son-in-law,daughter-in-law	-	-	-	-
Grand children	-	-	-	0.28
Others	-	-	-	-
Total	1.83	3.63	-	4.40
<u>Dependent units:</u>				
Number of dependent units				
living away per 100				
families	17.27	25.77	-	23.14

The number of dependants living with the family generally increased with the increase in family income. No such trend was observed in the cases of dependants and dependent units living away from the family.

The distribution of families by family composition in terms of relationship with the main earner (excluding dependants living away) and according to family income classes is presented in Table 3.11.

Family types consisting of husband, wife and children, and husband, wife, children and other members constituted about 51 per cent. of all families. The families with husband or wife, and unmarried earner constituted about 35 per cent.

The distribution of families by family composition in terms of adults and children (excluding dependants living away) and levels of income is given in Table 3.12.

TABLE 3.12

Percentage distribution of families by family composition in terms of adults/children and income

Monthly Family income class (Rs.)	Family composition (in terms of adults/children)					
	One adult	One adult and one child	One adult and two children	One adult and more than two children	Two adults	Two adults and one child
1	2	3	4	5	6	7
Below 45	-	-	-	-	-	-
45 - /60	0.77	-	-	-	-	2.67
60 - /100	8.35	-	50.00	-	7.49	6.97
100 - /150	60.85	60.82	50.00	-	63.76	46.62
150 - /200	27.72	39.18	-	-	24.78	32.64
200 - /300	2.31	-	-	-	3.97	11.10
300 - /500	-	-	-	-	-	-
500 and above	-	-	-	-	-	-
All	100.00	100.00	100.00	-	100.00	100.00
Percentage to total	34.77	0.68	0.54	-	5.33	7.31
Number of families (unestimated)	132	3	2	-	21	27

Table 3.12 contd...

Table 3.12 contd...

Monthly family income class (Rs.)	Family composition (in terms of adults/children)					
	Two adults and two children	Two adults and three children	Two adults and more than three children	Three adults	Three adults and one child	Three adults and two children
	1	8	9	10	11	12
Below 45	-	-	-	-	-	-
45 - /60	-	-	-	-	-	-
60 - /100	6.22	6.00	-	-	-	-
100 - /150	20.39	33.68	12.01	4.22	19.39	50.00
150 - /200	54.90	45.25	64.29	67.26	60.37	50.00
200 - /300	18.49	11.74	22.24	15.45	20.24	-
300 - /500	-	3.33	1.46	13.07	-	-
500 and above	-	-	-	-	-	-
All	100.00	100.00	100.00	100.00	100.00	100.00
Percentage to total	8.73	7.94	9.05	1.72	2.64	1.08
Number of families (unestimated)	33	30	35	9	10	4

Table 3.12 contd...

Monthly family income class (Rs.)	Family composition (in terms of adults/children)				
	Three adults and three children	Three adults and more than three children	More than three adults and no child	More than three adults and one child or more	All
	14	15	16	17	18
Below 45	-	-	-	-	-
45 - /60	-	-	-	-	0.46
60 - /100	5.10	-	-	-	5.25
100 - /150	9.18	-	-	2.43	35.85
150 - /200	72.43	63.77	20.83	35.80	40.47
200 - /300	13.29	22.26	38.66	50.15	14.75
300 - /500	-	13.97	40.51	10.39	3.08
500 and above	-	-	-	1.23	0.14
All	100.00	100.00	100.00	100.00	100.00
Percentage to total	2.94	4.62	1.67	10.98	100.00
Number of families (unestimated)	11	21	9	53	400

The common types of families were 'one adult', 'more than 3 adults and one child' or more' and 'two adults with one or more children'

3.7.2 Analysis by per capita income

While it may be useful to analyse income per adult consumption unit, this was not attempted in the absence of an appropriate scale of adult consumption unit. Data relating to per capita family income were analysed. Table 3.13 gives the percentage distribution of families by monthly per capita income class and family size

TABLE 3.13
Percentage distribution of families by monthly per capita income and family size

Family size	Monthly per capita income class (Rs.)						
	10-15	15-20	20-25	25-30	30-35	35-40	40-45
1	2	3	4	5	6	7	8
One	-	-	-	-	-	-	1.36
Two and three	-	-	9.10	-	4.33	5.39	19.86
Four and five	-	-	22.18	19.76	10.31	37.25	62.10
Six and seven	-	-	6.99	37.88	50.40	38.42	13.39
Above seven	-	-	61.23	42.36	24.06	18.94	3.29
Total	-	-	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	-	-	2.15	8.08	11.81	9.91	19.55
Number of families (unestimated)	-	-	9	31	48	40	82

Family size	Monthly per capita income class (Rs.)						
	50-75	75-100	100-125	125-150	150 and above	All	
I	9	10	11	12	13	14	
One	6.72	41.22	97.87	98.08	100.00	34.77	
Two and three	67.91	45.89	2.15	1.92	-	15.58	
Four and five	21.03	12.89	-	-	-	23.34	
Six and seven	4.34	-	-	-	-	16.12	
Above seven	-	-	-	-	-	10.19	
Total	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage of families to total	11.23	5.21	10.55	11.04	10.44	100.00	
Number of families (unestimated)	45	22	42	42	39	400	

es The proportion of families in the higher per capita income class/tended to decline with the increase in the size of the family.

The composition of families according to economic status of members and by per capita income classes is shown in Table 3.14.

TABLE 3.14
Composition of families according to economic status of
members and per capita income class

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)						
	/10	10-/15	15-/20	20-/25	25-/30	30-/35	35-/50
1	2	3	4	5	6	7	8
Earners:							
Adult male	-	-	1.12	1.11	1.09	1.11	1.08
Adult female	-	-	-	0.03	0.10	0.05	0.11
Children male	-	-	-	-	-	-	-
Children female	-	-	-	-	-	-	-
All earners	-	-	1.12	1.14	1.19	1.16	1.19
Earning dependants:							
Adult male	-	-	-	0.09	0.10	0.09	0.05
Adult female	-	-	0.07	-	0.11	0.03	-
Children male	-	-	-	-	0.02	-	0.02
Children female	-	-	-	0.02	-	-	-
All earning dependants	-	-	0.07	0.11	0.23	0.12	0.07
Non-earning dependants:							
Adult male	-	-	0.50	0.20	0.24	0.43	0.09
Adult female	-	-	1.25	1.34	1.35	1.48	1.21
Children male	-	-	1.25	1.89	1.94	1.53	1.01
Children female	-	-	2.94	2.25	1.63	1.49	0.89
All non-earning dependants	-	-	5.94	5.68	5.16	4.93	3.20
Total:							
Adult male	-	-	1.62	1.40	1.43	1.63	1.22
Adult female	-	-	1.32	1.37	1.56	1.56	1.32
Children male	-	-	1.25	1.89	1.96	1.53	1.03
Children female	-	-	2.94	2.27	1.63	1.49	0.89
All members	-	-	7.13	6.93	6.58	6.21	4.46
Number of members (unestimated)	-	-	62	223	323	249	387

Table 3.14 contd...

Table 3.14 contd..

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)					
	50-/75	75-/100	100-/125	125-/150	150 and above	All
1	9	10	11	12	13	14
Earners:						
Adult male	0.97	1.10	1.03	0.98	0.98	1.04
Adult female	0.11	0.03	-	0.02	0.02	0.06
Children male	0.01	-	-	-	-	-
Children female	-	-	-	-	-	-
All earners	1.09	1.13	1.03	1.00	1.00	1.10
Earning dependants:						
Adult male	0.02	-	-	-	-	0.04
Adult female	-	-	-	-	-	0.02
Children male	-	-	-	-	-	0.01
Children female	-	-	-	-	-	-
All earning dependants	0.02	-	-	-	-	0.07
Non-earning dependants:						
Adult male	0.19	0.03	-	-	-	0.14
Adult female	0.97	0.59	0.01	0.02	-	0.81
Children male	0.23	0.05	-	-	-	0.79
Children female	0.39	0.25	-	-	-	0.82
All non-earning dependants	1.78	0.92	0.01	0.02	-	2.56
Total:						
Adult male	1.18	1.13	1.03	0.98	0.98	1.22
Adult female	1.08	0.62	0.01	0.04	0.02	0.89
Children male	0.24	0.05	-	-	-	0.80
Children female	0.39	0.25	-	-	-	0.82
All members	2.89	2.05	1.04	1.02	1.00	3.73
Number of members (unestimated)	136	49	46	43	39	1557

With increase in per capita income an increase in the proportion of earners to the total members in the family was generally observed. The proportion of non-earning dependants generally showed a declining trend with the increase in the per capita income. Obviously, the burden of dependancy was relatively much higher in respect of families in the lower per capita income classes.

CHAPTER - IV

FAMILY INCOME AND RECEIPTS

4.1 *Introductory*

Data on family income and gross receipts relating to the calendar month preceding the date of survey, were collected in respect of all the sampled families. Income included all receipts which did not represent a diminution of assets or an increase in liabilities such as receipts from paid and self employment, pension, interest, rent and chance games, etc. The value of receipts in kind and of goods consumed from family enterprise was imputed at retail market price. Gross receipts included diminution of assets or increase of liabilities like sale of shares, withdrawal of savings, credit purchases, etc.

4.2 *Average monthly income per family and per capita*

The average monthly income per family was Rs. 167.05 and the average per capita income was Rs. 44.73. The average monthly income per family and per capita according to different family income classes is given in Table 4.1

TABLE 4.1
Average monthly income by income classes

Item	Monthly family income class (Rs.)								
	≤45	45-60	60-100	100-150	150-200	200-300	300-500	500 & above	All
1	2	3	4	5	6	7	8	9	10
Monthly income									
Average per family	-	55.12	84.37	131.03	172.79	234.42	335.66	505.40	167.0
Average per capita	-	30.29	38.59	62.08	40.91	37.86	47.74	36.10	44.7
Percentage of families to total	-	0.46	5.25	35.85	40.47	14.75	3.08	0.14	100.0

The average monthly per capita income fluctuated within different income groups and did not show any definite trend with rise in family incomes.

4.3 Income by category of earner

The average monthly income per family by category of earner and source is shown in Table 4.2. In this Table, the income which could not be ascribed to any particular member of the family has been shown against the family as a whole.

Table 4.2

Average monthly income per family by source/category of earner and family income classes

Category of earner and source	Monthly family income class (Rs)				
	45- <u>1</u>	45- <u>60</u>	60- <u>100</u>	100- <u>150</u>	150- <u>200</u>
1	2	3	4	5	6
Men:					
Paid employment	-	40.50	66.98	121.69	158.81
Self employment	-	-	2.09	0.71	5.38
Other sources	-	-	2.55	2.15	4.18
Sub-total					
by men:	-	40.50	71.62	124.55	168.37
Women:					
Paid employment	-	-	8.38	6.10	2.96
Self employment	-	-	-	-	0.30
Other sources	-	9.75	2.39	0.24	0.40
Sub-total					
by women:	-	9.75	10.77	6.34	3.66
Children:					
Paid employment	-	-	-	0.10	-
Self employment	-	-	-	-	0.10
Other sources	-	4.87	1.98	0.04	0.19
Sub-total					
by children:	-	4.87	1.98	0.14	0.29
Family:					
Paid employment	-	-	-	-	-
Self employment	-	-	-	-	0.10
Other sources	-	-	-	-	0.37
Sub-total					
by family:	-	-	-	-	0.47
Total:					
Paid employment	-	40.50	75.36	127.89	161.77
Self employment	-	-	2.09	0.71	5.88
Other sources	-	14.62	6.92	2.43	5.14
Total income:	-	55.12	84.37	131.03	172.79
Percentage of families to total	-	0.46	5.25	35.85	40.47

Table 4.2 contd..

Category of earner and source	Monthly family income class (Rs.)			
	200-300	300-500	500 and above	All
1	7	8	9	10
Men:				
Paid employment	191.34	282.86	325.87	148.98
Self employment	14.04	5.44	-	4.77
Other sources	10.03	3.44	-	4.17
Sub-total				
by men:	215.41	291.74	325.87	157.92
Women:				
Paid employment	14.24	18.02	-	6.47
Self employment	0.61	-	-	0.21
Other sources	1.06	3.38	-	0.69
Sub-total:				
by women:	15.91	21.40	-	7.37
Children:				
Paid employment	0.27	-	-	0.08
Self employment	0.26	0.42	-	0.09
Other sources	0.16	6.76	-	0.45
Sub-total				
by children:	0.69	7.18	-	0.62
Family:				
Paid employment	0.03	0.21	-	0.01
Self employment	1.97	12.81	134.53	0.80
Other sources	0.31	2.32	45.00	0.33
Sub-total				
by family:	2.31	15.34	179.53	1.14
Total:				
Paid employment	205.88	301.09	325.87	155.54
Self employment	16.88	18.67	134.53	5.87
Other sources	11.56	15.90	45.00	5.64
Total income:	234.32	335.66	505.40	167.05
Percentage of families to total	14.75	3.08	0.14	100.00

The greater part of the family income extending to about 93 per cent. was derived from paid employment. Self employment fetched about 4 per cent. of income, and the remaining 3 per cent. came from other sources.

Men contributed the largest share of about 95 per cent. towards the family income. The contribution made by women and children was relatively insignificant.

Table 4.3 gives a break-up of the average monthly income per family by category of earners and source and according to monthly per capita income classes.

TABLE 4.3

Average monthly income per family by category of earners,
source and monthly per capita income classes

Category of earner and source	Monthly per capita income class (Rs.)						
	<u>15</u>	<u>15-20</u>	<u>20-25</u>	<u>25-30</u>	<u>30-35</u>	<u>35-50</u>	<u>50-75</u>
I	2	3	4	5	6	7	8
Men:							
Paid employment	-	112.48	143.79	147.83	177.09	162.16	138.37
Self employment	-	8.65	11.09	8.65	10.95	4.44	2.48
Other sources	-	4.53	4.77	6.99	6.83	4.87	7.85
Sub-total							
by men:	-	125.66	159.65	163.47	194.87	171.47	148.70
Women:							
Paid employment	-	1.42	0.97	11.26	3.90	12.12	13.13
Self employment	-	-	-	1.49	-	-	-
Other sources	-	7.47	-	1.20	0.01	0.91	0.20
Sub-total							
by women:	-	8.89	0.97	13.95	3.91	13.03	13.33
Children:							
Paid employment	-	-	0.49	-	-	-	0.33
Self employment	-	-	-	0.32	-	0.28	-
Other sources	-	6.14	-	0.64	-	0.06	-
Sub-total							
by children:	-	6.14	0.49	0.96	-	0.34	0.33
Family:							
Paid employment	-	-	-	-	-	-	0.04
Self employment	-	-	-	2.21	-	1.11	2.31
Other sources	-	-	0.45	0.54	0.10	0.88	0.36
Sub-total							
by family:	-	-	0.45	2.75	0.10	1.99	2.71
Total:							
Paid employment	-	113.90	145.25	159.09	180.99	174.28	151.87
Self employment	-	8.65	11.09	12.67	10.95	5.83	4.79
Other sources	-	18.14	5.22	9.37	6.94	6.72	8.41
Total income	-	140.69	161.56	181.13	198.88	186.83	165.07
Percentage of families to total	-	2.15	8.08	11.84	9.91	19.55	11.23

Table 4.3 contd. ...

Table 4.3 contd...

Category of earner and source	Monthly per capita income class (Rs.)				
	75-/100	100-/125	125-/150	150 and above	All
1	9	10	11	12	13
Men:					
Paid employment	153.48	118.19	136.85	163.57	148.98
Self employment	1.44	0.51	2.25	0.52	4.77
Other sources	2.99	0.77	0.21	0.91	4.17
Sub-total					
by men:	157.91	119.47	139.31	165.00	157.92
Women:					
Paid employment	3.84	-	2.83	2.78	6.47
Self employment	-	-	-	0.32	0.21
Other sources	2.95	-	-	0.32	0.69
Sub-total					
by women:	6.79	-	2.83	3.42	7.37
Children:					
Paid employment	-	-	-	-	0.08
Self employment	-	-	-	-	0.09
Other sources	4.47	-	-	-	0.45
Sub-total					
by children:	4.47	-	-	-	0.62
Family:					
Paid employment	0.13	-	-	-	0.01
Self employment	1.31	-	-	-	0.80
Other sources	0.08	-	-	-	0.33
Sub-total					
by family:	1.52	-	-	-	1.14
Total:					
Paid employment	157.45	118.19	139.68	166.35	155.54
Self employment	2.75	0.51	2.25	0.84	5.87
Other sources	10.49	0.77	0.21	1.23	5.64
Total income:	170.69	119.47	142.14	168.42	167.05
Percentage of families to total	5.21	10.55	11.04	10.44	100.00

The average monthly income per family ranged from Rs. 119.47 in the per capita income class of 'Rs.100 to less than Rs. 125' to Rs. 198.88 in the per capita income class of 'Rs.30 to less than Rs. 35'. The average family income showed a rising trend upto the per capita income class of 'Rs.30 to less than Rs. 35' and thereafter did not show any definite trend.

4.4 *Income and other receipts by components*

The average monthly family income and other receipts according to source and monthly family income classes, is given in Table 4.4.

TABLE 4.4

Average monthly receipts by components and family income classes

Source	Monthly family income class (Rs.)				
	745	45-60	60-100	100-150	150-200
1	2	3	4	5	6
Paid employment:					
Basic wages and allowances	-	39.60	68.30	112.24	135.07
Bonus and commission	-	-	0.76	8.48	15.26
Overtime earnings	-	-	0.37	0.48	3.14
Other earnings	-	-	1.58	2.84	1.84
Concessions:					
i) Fuel and lighting	-	-	1.21	1.56	3.07
ii) Clothing	-	-	1.26	-	-
iii) Others	-	0.90	1.88	2.29	3.39
Sub-total - paid employment	-	40.50	75.36	127.89	161.77
Self employment:					
Agriculture	-	-	-	-	1.15
Animal Husbandry	-	-	0.27	0.26	0.61
Trade	-	-	-	-	0.57
Profession	-	-	1.82	0.43	3.18
Others	-	-	-	0.02	0.37
Sub-total - self employment	-	-	2.09	0.71	5.88
Other income:					
Land	-	-	-	-	-
House	-	-	0.60	1.01	2.48
Pensions	-	-	-	-	0.26
Cash assistance	-	-	0.31	0.04	0.33
Gifts and concessions	-	14.62	5.75	1.38	2.07
Chance games and lotteries	-	-	0.26	-	-
Sub-total - other income	-	14.62	6.92	2.43	5.14
Total income:	-	55.12	84.37	131.03	172.79
Other receipts:					
Sale of assets other than shares, etc.	-	-	-	0.65	2.34
Withdrawal of savings	-	0.05	0.69	4.33	6.91
Credit purchase	-	2.37	0.94	4.16	5.00
Loan taken	-	-	1.78	4.18	10.15
Others	-	-	-	0.13	0.49
Sub-total - other receipts	-	2.42	3.41	13.45	24.89
Total receipts:	-	57.54	87.78	144.48	197.68

Table 4.4 contd..

Source	Monthly family income class (Rs.)			
	200-/300	300-/500	500 and above	All
1	7	8	9	10
<u>Paid employment:</u>				
Basic wages and allowances	150.97	232.88	325.87	128.59
Bonus and commission	31.34	33.20	-	14.88
Overtime earnings	7.30	8.52	-	2.79
Other earnings	6.04	10.94	-	3.07
<u>Concessions:</u>				
i) Fuel and lighting	5.00	7.28	-	2.82
ii) Clothing	-	-	-	0.07
iii) Others	5.23	8.27	-	3.32
Sub-total - paid employment	205.88	301.09	325.87	155.54
<u>Self employment:</u>				
Agriculture	4.31	5.97	-	1.28
Animal Husbandry	5.96	8.37	134.53	1.57
Trade	2.57	-	-	0.61
Profession	3.95	4.32	-	2.24
Others	0.09	0.01	-	0.17
Sub-total - self employment	16.88	18.67	134.53	5.87
<u>Other income:</u>				
Land	-	-	-	-
House	3.47	4.86	45.00	2.11
Pensions	0.45	-	-	0.08
Cash assistance	2.87	-	-	0.58
Gifts and concessions	4.77	11.04	-	2.76
Chance games and lotteries	-	-	-	0.11
Sub-total - other income	11.56	15.90	45.00	5.64
Total income	234.32	335.66	505.40	167.05
<u>Other receipts:</u>				
Sale of assets other than shares, etc.	0.88	16.90	-	1.82
Withdrawal of savings	10.45	31.95	148.60	7.10
Credit purchase	3.44	11.82	100.00	4.58
Loan taken	21.81	11.73	-	9.26
Others	42.41	-	-	6.46
Sub-total - other receipts	78.99	72.40	248.60	29.22
Total receipts	313.31	408.06	754.00	196.27

Basic wages and allowances comprised the main component of the total income, as it accounted for nearly 77 per cent. of the total income. The percentage contribution from this source generally increased with the increase in the level of income upto the income class of 'Rs. 100 to less than 150', and thereafter declining in the next two income classes, it again showed a rising trend.

Income from bonus and commission amount^{ed}-to Rs. 14.88 or about 9 per cent. of the total income. The rest of the income from paid employment was only of marginal significance. The families belonging to the lowest reported income class did not receive any bonus, commission and overtime allowances.

Income from self employment and from other sources like rent, etc was comparatively very low and accounted for about 4 and 3 per cent. respectively of the total earnings. Agriculture, animal husbandry and profession provided the major part of income from self employment.

Receipts from sale of assets, withdrawal of savings, credit purchases, loans, etc., which were in the nature of decreasing assets and increasing liabilities amounted to Rs. 29.22 or about 17 per cent. of the total income. The proportion of 'other receipts' to total income was much higher for families falling in the income ranges of Rs. 200 and above.

4.5 *Income and other receipts by components and family size*

The average monthly income and other receipts per family, by components and family size are presented in Table 4.5.

Table 4.5 on next page please.

TABLE 4.5
Average monthly income and other receipts by components
and family size(Rs.)

Type of receipts	Family size					
	One	Two	Three	Four	Five	Six
1	2	3	4	5	6	7
Income from paid employment						
Basic wages and allowances	118.67	112.86	125.30	133.48	120.05	131.85
Bonus and commission	9.78	13.26	15.22	16.53	16.89	18.25
Concessions	2.90	5.90	8.57	6.97	7.63	8.48
Overtime earnings	0.74	0.46	4.00	5.04	4.73	2.34
Other earnings	1.58	-	5.35	4.53	4.08	1.44
Total	133.67	132.48	158.44	166.55	153.38	162.36
Income from self employment						
Boarding and lodging service	-	-	-	-	-	-
Agriculture	0.25	3.69	-	2.10	0.29	2.59
Animal Husbandry	0.15	-	0.22	0.92	0.55	2.61
Trade	-	-	-	-	-	1.27
Profession	0.08	2.82	0.68	2.13	2.03	1.51
Others	-	-	0.08	0.05	-	0.62
Total	0.48	6.51	0.98	5.20	2.87	8.60
Other income						
Net rent from land	-	-	-	-	-	-
Net rent from house	0.42	2.13	1.01	2.83	3.27	3.91
Net rent others	-	-	-	-	-	-
Pension	0.04	-	-	0.30	-	-
Cash assistance	0.09	-	0.20	3.33	-	1.08
Gifts, concessions	0.34	0.38	4.15	3.28	9.53	4.28
Interest and dividends	-	-	-	-	-	-
Chance games and lotteries	-	-	-	-	-	-
Total	0.89	2.51	5.36	9.74	12.80	9.27
Total income	135.04	141.50	164.78	181.49	169.05	180.23
Other gross receipts						
Sale of shares and securities	-	-	-	-	-	-
Withdrawal of savings	2.65	6.79	6.96	17.72	2.77	8.71
Sale of other assets	-	9.02	0.25	-	2.07	1.75
Credit purchase	2.83	3.70	5.18	1.71	3.70	9.62
Loan taken	2.07	8.46	18.31	2.20	8.01	16.01
Travelling allowance	-	0.79	0.60	-	-	-
Rest	-	2.22	-	-	-	-
Total	7.55	30.98	31.30	21.63	16.55	36.09
Total receipts	142.59	172.48	196.08	203.12	185.60	216.32

Table 4.5 contd...

Table 4.5 contd...

Type of receipts	Family size		
	Seven	Over seven	All
I	8	9	10
<u>Income from paid employment</u>			
Basic wages and allowances	154.36	159.07	128.59
Bonus and Commission	21.32	21.47	14.88
Concessions	7.53	10.07	6.21
Overtime earnings	3.75	5.10	2.79
Other earnings	6.05	4.65	3.07
Total	193.01	200.36	155.54
<u>Income from self employment</u>			
Boarding and lodging service	-	-	-
Agriculture	0.78	3.78	1.28
Animal Husbandry	0.74	10.06	1.57
Trade	3.70	2.41	0.61
Profession	7.50	8.51	2.24
Others	1.46	0.04	0.17
Total	14.18	24.80	5.87
<u>Other income</u>			
Net rent from land	-	-	-
Net rent from house	3.12	4.49	2.11
Net rent others	-	-	-
Pension	0.45	-	0.08
Cash assistance	-	0.34	0.58
Gifts, concessions	2.58	1.66	2.76
Interest and dividends	-	-	-
Chance games and lotteries	1.62	-	0.11
Total	7.77	6.49	5.64
Total income	214.96	231.65	167.05
<u>Other gross receipts</u>			
Sale of shares and securities	-	-	-
Withdrawal of savings	12.41	10.17	7.10
Sale of other assets	11.14	1.26	1.82
Credit purchase	4.54	10.16	4.58
Loan taken	21.69	21.24	9.26
Travelling allowance	-	-	0.11
Rest	95.51	-	6.35
Total	145.29	42.83	29.22
Total receipts	360.25	274.48	196.27

The average monthly income per family generally increased with increase in family size, leaving out families consisting of five to six members.

The proportion of income from paid employment generally tended to decline with the increase in family size. Similarly, though the income from basic wages and allowances was substantial, the proportion tended to decline with an increase in family size. Income from self employment showed a rising trend with increase in family size beyond five members. The proportion of 'other income' tended to increase upto the family size of five members whereafter it declined with increase in family size. 'Other receipts' which are in the nature of decreasing assets and increasing liabilities bore a fairly high proportion to total income in the case of families having seven members, but was relatively insignificant in the case of single member families.

4.6 *Income and other receipts by family composition*

4.6.1 In terms of relationship with the main earner

The level of family income is also influenced to a great deal by the composition of family. This is apparent from Table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

Table 4.6 on next page please.

TABLE 4.6

Average monthly receipts by family composition in terms of relationship with main earner

Source	Family composition (in terms of relationship with the main earner)										
	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Husband, wife and children other members (no child)	Husband, wife and children other members (no children)	Husband or wife	Husband, wife and children	Husband, wife and children other members	Un-married earner with other members	All married families
	2	3	4	5	6	7	8	9	10	11	12
Average monthly receipts per family											
Paid employment	135.97	139.58	164.27	183.72	202.28	118.88	165.82	157.49	123.88	165.53	155.54
Self employment	0.41	6.95	5.14	14.25	20.52	5.41	10.12	26.22	0.80	1.40	5.87
Rent	0.46	2.37	2.46	4.03	4.81	0.81	4.88	6.66	0.24	1.20	2.11
Other gross income	0.36	0.41	5.40	5.50	4.23	0.90	35.09	3.50	0.94	3.41	3.53
Total income	137.20	149.31	177.27	207.50	231.84	126.00	215.91	193.87	125.86	171.54	167.05
Other receipts	8.64	41.37	31.96	35.43	249.14	2.81	14.24	4.17	2.96	9.20	29.22
Total receipts	145.84	190.68	209.23	242.93	480.98	128.81	230.15	198.04	128.82	180.74	196.27
Percentage of families to total	28.12	4.26	37.15	14.24	3.01	1.76	0.80	2.53	6.64	1.49	100.00

All the different types of families obtained a major portion of total income from paid employment. However, the highest proportion of income from paid employment was derived by family types consisting of husband or wife (99 per cent.) and unmarried earner (98 per cent.). The lowest proportion of about 77 per cent. was reported by family types consisting of 'husband or wife', children and other members'. The highest proportion (about 14 per cent.) of income from self employment was observed in the case of families consisting of 'husband or wife with other members', and the lowest (less than 1 per cent. each) in the case of 'husband or wife' and 'un-married earners'. Income from 'other sources' was relatively more significant in the case of family type like 'husband or wife, children and other members'. 'Other receipts' which represent diminution of assets and increase of liabilities, were quite significant in the case of families consisting of 'husband, wife and other members', and the amount even exceeded the family income.

4.6.2 In terms of number of adults and children

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

Table 4.7 on next page please.

TABLE 4.7
Average monthly income and other receipts by family composition in terms of adults and children

Source	Family composition (in terms of Adults/children)									
	1 adult and child	1 adult and children	1 adult and children	1 adult and children	2 adults and child	2 adults and child	2 adults and children	2 adults and children	2 adults and children	2 adults and more than 3 children
1	2	3	4	5	6	7	8	9	10	
<u>Average monthly receipts per family by source</u>										
Paid employment	133.67	131.70	96.62	-	132.58	147.99	159.26	149.59	176.90	
Self employment	0.48	-	-	-	7.34	0.11	3.58	0.46	6.56	
Rent	0.42	0.90	-	-	2.29	1.32	2.66	2.43	3.28	
Other income	0.47	0.43	2.50	-	0.37	4.42	5.61	9.40	1.38	
Total income	135.04	133.03	99.12	-	142.58	153.84	171.11	161.88	188.12	
Other receipts	7.55	2.27	0.15	-	34.66	26.78	26.05	20.87	51.75	
Total receipts	142.59	135.30	99.27	-	177.24	180.62	197.16	182.75	239.87	
Percentage of families to total	34.77	0.68	0.54	-	5.33	7.31	8.75	7.94	9.05	

Table 4.7 contd...

Source	Family composition (in terms of Adults/children)									
	3 adults	3 adults and 1 child	3 adults and 2 children	3 adults and 3 children	3 adults and more than 3 children	3 adults and no children	More than 3 adults and children 1 or more	More than 3 adults	All families	
1	11	12	13	14	15	16	17	18		
<u>Average monthly receipts per family by source</u>										
Paid employment	221.19	156.23	138.32	144.08	181.17	217.09	203.47	155.54		
Self employment	4.93	9.11	-	11.98	17.05	24.60	22.79	5.87		
Rent	-	3.55	3.71	4.44	3.34	5.19	4.74	2.11		
Other income	4.66	11.16	0.25	11.58	3.71	5.42	6.13	3.53		
Total income	230.78	180.05	142.28	172.08	205.27	252.30	237.13	167.05		
Other receipts	59.77	10.34	16.22	40.07	29.19	7.93	91.71	29.22		
Total receipts	290.55	190.39	158.50	212.15	234.46	260.23	328.84	196.27		
Percentage of families to total	1.72	2.64	1.08	2.94	4.62	1.67	10.98	100.00		

Paid employment was the main source of income for the different types of families. Income from self-employment was relatively higher in the case of families consisting of 3 adults with 3 or more children and of more than 3 adults with or without children. Income from 'other sources' was relatively higher in the case of families consisting of 2 adults and 3 children, 3 adults and 1 child and 3 adults and 3 children. The proportion of other receipts to total income was comparatively the highest in the case of families consisting of more than 3 adults and 1 or more children, higher than the average for all family types like '3 adults and 3 children', '3 adults', '2 adults and more than 3 children' and '2 adults'. The percentage of 'other receipts' to total income was negligible in the case of family types consisting of '1 adult and 2 children' and '1 adult and 1 child'.

CHAPTER - V

FAMILY EXPENDITURE AND DISBURSEMENTS

5.1 *Introductory*

Information relating to family expenditure and disbursements was collected from each sampled family in respect of the calendar month preceding the date of survey. For the purpose of the Survey disbursement was taken to include expenditure on current living and capital outlays i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows:

Expenditure on current living -

- i) Food and beverages;
- ii) Pan, Supari, Tobacco and Intoxicants;
- iii) Fuel and light;
- iv) Housing, household requisites and services;
- v) Clothing, bedding, footwear and headwear;
- vi) Miscellaneous which comprised:
 - (a) Medical care,
 - (b) Personal care,
 - (c) Education and reading,
 - (d) Recreation and amusement,
 - (e) Transport and communication,
 - (f) Subscription,
 - (g) Litigation and
 - (h) Personal effects and other miscellaneous expenses;
- vii) Taxes and interest; and
- viii) Remittances to dependants.

Capital Outlays

- i) Savings and investments; and
- ii) Debts repaid.

Taxes, interest and remittances to dependants, which are expenditure on current living have been excluded from consumption expenditure as they are in the nature of transfer payments.

Consumption expenditure includes, besides cash purchases from the market and at subsidised rate from the employer and barter purchases, value of items in stock carried forward from previous month and of goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included both in

income and expenditure. Similarly, in the case of items received at concessional rates amount of concession was also included on the receipt side. Value of all those items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In the case of gifts, where only a part was consumed during the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

5.1.2 Treatment of non-family members like paying guests, servants, etc.

As the unit of the survey is the family, only the expenditure incurred by family members have to be taken into account. Items for which expenditure was incurred for non-family members as well, adjustments were made to estimate the expenditure incurred on members alone. This estimation was done by applying the factor $f/f+e$ where 'f' stands for the number of family members and 'e' for the number of non-family members. Details about the number of non-family members(e) who actually participated in the consumption expenditure were noted at the time of the survey. Where expenditure was incurred only on non-family members such expenditure was ignored from both receipts and expenditure sides, and where the expenditure on non-family members was negligible the entire expenditure was counted against the family members. The adjustments in respect of non-family members was made on the assumption that all the participants of the consumption expenditure shared the item or items on pro-rata basis.

5.1.3 Consumption co-efficients

For converting the family size into an equivalent number of adult consumption units, it is usual to adopt the standard scale of adult men equivalents. As there is no scale entirely suitable for conditions in India, the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups, made by the Nutrition Research Laboratories of the Indian Council of Medical Research, was adopted:

Adult male	= 1.0
Adult female	= 0.9
Child	= 0.6
(below 15 years)	

5.2 *Expenditure pattern*

Data relating to consumption expenditure incurred on each item were collected as such data form the basis of the weighting diagram required for construction of consumer price index numbers. Similarly data on non-consumption outgo were also collected. These expenditure data expressed as average per family for the entire population of industrial workers, and also separately for single member families are given in the Appendix to the Report. Taking all the families, the average monthly consumption expenditure per family was Rs. 133.46 as against an income of Rs. 167.05, thereby leaving a surplus of Rs. 33.59. When the expenditure on items such as taxes, interest on loans and remittance to dependants, etc., was also included the surplus was reduced to Rs. 25.29. The following paragraphs analyse the features of consumption and non-consumption expenditure separately.

5.2.1 Consumption expenditure

Of the average consumption expenditure of Rs. 133.46 per family per month, an expenditure of Rs. 81.11 or about 61 per cent. was incurred on food, Rs. 8.55 or about 6 per cent. on pan, supari, tobacco, alcoholic beverages and intoxicants, etc., Rs. 5.40 or about 4 per cent. on fuel and light, Rs. 7.22 or about 5 per cent. on housing, water charges, household services and appliances, furniture and furnishing, etc., Rs. 13.64 or about 10 per cent. on clothing, bedding, headwear and footwear and Rs. 17.54 or about 13 per cent. on other items like laundry and washermen charges, medical care, personal care, education and reading, recreation and amusement, transport and communication and subscription, etc.

The average expenditure on the food group, as a whole, per adult consumption unit worked out to Rs. 26.86 per month. The expenditure per adult consumption unit showed a rising trend with increase in family income upto the income class of 'Rs. 100 to less than 150'. Thereafter it declined in the next income class and again tended to rise with family income up to the highest but one income class. Table 5.1 gives the average expenditure on food per adult consumption unit for the different income classes.

TABLE 5.1

Average expenditure on food per adult consumption unit by income classes

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
Below 45	-	-	-	-
45 - /60	1.82	1.62	36.46	22.51
60 - /100	2.14	1.83	50.39	27.54
100 - /150	2.11	1.80	56.54	31.41
150 - /200	4.23	3.37	85.02	25.23
200 - /300	6.19	4.88	123.45	25.30
300 - /500	7.03	5.64	168.59	29.89
500 and above	14.00	11.20	265.49	23.70
All	3.73	3.02	81.11	26.86

5.2.2. Non-consumption expenditure and capital outlays

The average expenditure on this group which comprised taxes, interest on loans and remittances to dependants, savings and investments and debts repaid worked out to Rs. 62.04 or about 46 per cent. of the consumption expenditure. Of this an expenditure of Rs. 9.88 was incurred towards repayment of debts, Rs. 7.78 towards remittances to dependants and Re. 0.52 towards payment of taxes and interest. Savings and investments amounted to Rs. 43.86.

5.2.3 The budget of single-member families

Single member families constituted about one third of all the families. The average monthly income of single-member families was Rs. 135.04. Against this the consumption expenditure was Rs. 69.89 and non-consumption expenditure like interest on loans and remittance to dependants Rs. 13.84 thereby leaving a surplus of Rs. 51.31.

Table 5.2 gives the comparative consumption expenditure patterns of single-member and multiple-member families.

TABLE 5.2

Percentage expenditure on groups/sub-groups of items by type of families

Groups and sub-groups of items	Type of families		
	Single member families	Multiple member families	All
1	2	3	4
Food	62.33	60.46	60.77
Pan, supari, tobacco and alcoholic beverages	6.42	6.30	6.41
Fuel and light	1.13	4.70	4.05
Rent for house and water charges	3.62	4.41	4.27
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services	0.86	1.21	1.14
Clothing, bedding, footwear, headwear and miscellaneous	15.20	11.59	12.22
Medical care	0.70	0.95	0.90
Personal care	4.45	2.64	2.96
Education and reading	-	0.49	0.40
Recreation and amusement	1.13	0.68	0.76
Transport and communication	0.64	1.59	1.42
Subscription, etc.	3.00	4.38	4.13
Personal effects and other miscellaneous expenses	0.52	0.60	0.57
Total	100.00	100.00	100.00

The workers living singly spent proportionately more on food, clothing, etc., personal care and recreation and amusement and less on fuel and light, house rent, etc., medical care, education and reading, transport and communication and subscription, etc., as compared to multiple-member families.

5.3 *Levels of expenditure by income and type of family*

Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes. The expenditure per capita and per adult consumption unit would obviously throw more light on the level of living.

TABLE 5.3

Average monthly expenditure by family income classes

Item	Monthly family income class (Rs.)				
	<u>45</u>	45 - <u>60</u>	60 - <u>100</u>	100 - <u>150</u>	150 - <u>200</u>
1	2	3	4	5	6
Monthly expenditure					
Average per family	-	48.77	72.81	98.57	151.21
Average per capita	-	26.80	34.02	46.72	35.75
Average per adult consumption unit	-	30.10	39.79	54.76	44.87
Percentage of families to total	-	0.46	5.25	35.85	40.47

Table 5.3 contd...

Item	Monthly family income class (Rs.)			
	200 - <u>300</u>	300 - <u>500</u>	500 and above	All
1	7	8	9	10
Monthly expenditure				
Average per family	215.71	286.77	522.01	141.76
Average per capita	34.85	40.79	37.29	38.01
Average per adult consumption unit	44.20	50.85	46.61	46.94
Percentage of families to total	14.75	3.08	0.14	100.00

The average monthly expenditure per family showed a rising trend with increase in family incomes. However, the average per capita expenditure as well as the expenditure per adult consumption unit were observed to increase only up to the income class of 'Rs. 100 to /150' whereafter they fluctuated and did not indicate any definite trend.

Table 5.4 shows the distribution of families according to composition (in terms of relationship with the main earner) and expenditure classes. The distribution of families according to composition in terms of adults/children and expenditure is given in Table 5.5.

TABLE 5.4

Percentage distribution of families by family composition (in terms of relationship with the main earner) and monthly expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of relationship with the main earner)											
	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife and other members (no children)	Husband, wife and other members (no children)	Husband, wife and other members (no children)	Husband, wife and other members (no children)	Husband, wife and other members (no children)	Un-married earner with other members	Un-married earner with other members	All families	
	2	3	4	5	6	7	8	9	10	11	12	
Below 30	1.91	-	-	-	-	-	-	-	-	-	0.54	
30 - /45	5.74	-	0.57	-	-	-	-	-	8.09	-	2.36	
45 - /60	35.28	-	-	-	-	-	-	-	40.37	-	12.60	
60 - /100	30.29	30.54	11.37	-	-	54.34	-	10.57	27.46	17.92	17.36	
100 - /150	16.55	36.59	32.35	23.26	17.88	30.33	-	35.51	20.06	29.16	25.28	
150 - /200	9.27	18.45	32.48	41.41	24.40	15.33	100.00	28.94	4.02	43.98	24.81	
200 - /300	0.96	11.25	18.36	32.49	44.44	-	-	21.37	-	8.94	14.21	
300 - /500	-	3.17	4.87	0.96	13.28	-	-	3.61	-	-	2.57	
500 and above	-	-	-	1.88	-	-	-	-	-	-	0.27	
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage of families to total	28.12	4.26	37.15	14.24	3.01	1.76	0.80	2.53	6.64	1.49	100.00	

TABLE 5.5

Percentage distribution of families by family composition (in terms of adults/children) and monthly expenditure

Monthly family expenditure class (Rs.)	Family composition in terms of adults/children									
	1	2	3	4	5	6	7	8	9	2
	adult and 1 child	adult and 2 children	adult and 3 children	adult and 4 children	adult and 5 children	adults and 1 child	adults and 2 children	adults and 3 children	adults and 4 children	adults and more than 3 children
Below 30	1.54	-	-	-	-	-	-	-	-	-
30 - 45	6.19	-	-	-	-	-	-	-	2.67	-
45 - 60	36.25	-	-	-	-	-	-	-	-	-
60 - 75	29.75	61.19	100.00	-	-	29.41	25.63	14.89	11.34	-
75 - 100	17.22	38.81	-	-	-	44.33	25.83	39.54	47.15	30.23
100 - 150	8.27	-	-	-	-	14.74	37.44	30.18	30.47	36.19
150 - 200	0.78	-	-	-	-	8.99	7.48	15.39	8.37	25.24
200 - 300	-	-	-	-	-	2.53	3.62	-	-	8.34
300 - 500	-	-	-	-	-	-	-	-	-	-
500 and above	-	-	-	-	-	-	-	-	-	-
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	34.77	0.68	0.54	-	-	5.33	7.31	8.73	7.94	9.05

Table 5.5 contd...

Table 5.5 contd....

Monthly family expenditure class (Rs.)	Family composition in terms of adults/children										All families
	3 adults	3 adults and 1 child	3 adults and 2 children	3 adults and 3 children	3 adults and more than 3 children	3 adults and no children	more than 3 adults and children	17 or more	16	15	18
Below 30	-	-	-	-	-	-	-	-	-	-	0.54
30 - 45	-	-	-	-	-	-	-	-	-	-	2.36
45 - 750	-	-	-	-	-	-	-	-	-	-	12.60
60 - 100	15.51	-	-	5.10	-	-	-	-	-	-	17.36
100 - 150	4.22	49.54	-	24.89	23.10	5.39	9.38	-	-	-	25.28
150 - 200	36.35	30.34	100.00	51.65	44.27	38.13	35.72	-	-	-	24.81
200 - 300	23.22	20.12	-	18.36	18.56	48.30	49.98	-	-	-	14.21
300 - 500	20.70	-	-	-	14.07	8.18	2.48	-	-	-	2.57
500 and above	-	-	-	-	-	-	2.44	-	-	-	0.27
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	1.72	2.64	1.08	2.94	4.62	1.67	10.98	-	-	-	100.00

5.4 *Expenditure by family income*

The pattern of monthly expenditure on sub-groups and groups of items by various monthly family income classes is presented in Table 5.6. The table gives details of consumption and non-consumption expenditure. It is evident that the expenditure pattern of families is influenced greatly by the levels of income.

Table 5.6 on next page please.

TABLE 5.6

Average monthly expenditure on sub-groups and groups of items by family income classes
(in Rs.)

Groups and sub-groups of items	Monthly family income class (Rs.)									
	745- /45	45- /60	60- /100	100- /150	150- /200	200- /300	300- /500	500 and above	A11	
1	2	3	4	5	6	7	8	9	10	10
Food										
Cereals and cereal products	-	5.04	17.96	18.44	42.53	66.31	80.83	115.00	37.15	
Pulses and pulse products	-	1.75	2.27	2.73	5.29	7.84	11.23	9.60	4.74	
Oil seeds, oils and fats	-	1.03	2.50	2.63	5.13	7.90	10.92	13.00	4.65	
Meat, fish and eggs	-	-	1.55	2.13	3.46	3.69	6.35	-	2.97	
Milk and milk products	-	-	1.25	2.66	2.73	6.27	14.45	58.00	3.57	
Condiments and spices	-	0.76	1.73	2.22	4.14	6.33	7.44	11.70	3.75	
Vegetable and vegetable products	-	-	1.59	1.83	3.36	4.61	5.72	11.75	2.96	
Fruits and fruit products	-	-	0.40	0.63	0.91	1.45	1.95	-	0.87	
Sugar, honey and related products	-	2.45	2.10	3.02	4.09	5.22	7.08	9.69	3.86	
Nonalcoholic beverages	-	-	1.55	1.76	3.61	5.15	7.96	12.00	3.20	
Prepared meals and refreshments	-	25.43	17.49	18.49	9.77	8.68	14.66	24.75	13.39	
Sub-total: Food	-	36.46	50.39	56.54	85.02	123.45	168.59	265.49	81.11	
Non-Food										
Pan, supari, etc.	-	0.15	0.76	0.96	2.08	3.63	3.59	3.88	1.87	
Tobacco and tobacco products	-	1.15	2.02	2.57	3.73	4.64	8.27	8.00	3.48	
Alcoholic beverages and intoxicants	-	-	1.18	1.73	3.69	4.57	7.68	-	3.20	
Fuel and light	-	1.01	2.35	2.68	6.85	7.96	9.82	37.63	5.40	
Rent for housing and water charges	-	3.06	3.81	3.59	5.95	8.82	14.00	45.00	5.70	
House repair and upkeep	-	-	-	-	0.43	-	-	-	0.17	

Table 5.6 contd...

Table 5.6 contd...

	1	2	3	4	5	6	7	8	9	10
Furniture and furnishings	-	-	-	-	0.24	0.53	1.10	0.20	0.17	0.47
Household appliances and utilities	-	-	-	0.05	0.34	1.07	1.08	0.55	-	0.74
Household service	-	-	-	-	0.05	0.24	0.20	0.37	-	0.14
Clothing-ready-made	-	-	-	2.20	4.15	8.16	10.57	8.31	54.10	6.78
Clothing non-ready-made	-	2.78	-	1.47	3.31	6.01	7.30	9.27	47.12	5.11
Headwear	-	-	-	0.04	-	0.04	0.02	-	-	0.02
Bedding	-	-	-	0.37	0.44	0.80	0.77	1.29	-	0.65
Footwear	-	-	-	-	0.32	1.39	1.43	6.39	-	1.08
Miscellaneous (laundry, washerman, washing soap)	-	1.15	-	1.10	1.73	2.94	4.09	5.42	25.00	2.68
Medical care	-	-	-	0.41	0.55	1.74	1.53	1.26	15.00	1.20
Personal care	-	2.22	-	2.24	3.34	4.01	5.52	6.41	6.86	3.95
Education and reading	-	-	-	0.06	0.22	0.59	1.26	1.13	1.16	0.53
Recreation and amusement	-	0.71	-	0.31	0.80	1.03	1.61	2.19	6.50	1.01
Transport & communication	-	0.08	-	0.14	1.17	1.72	4.85	1.75	0.50	1.89
Subscription, etc.	-	-	-	0.25	3.88	5.51	9.23	16.96	5.00	5.51
Litigation	-	-	-	-	-	-	-	0.08	-	0.00
Personal effects and other miscellaneous expenditure	-	-	-	0.12	0.47	0.68	1.99	0.75	0.60	0.77
Sub-total:	-	12.31	18.88	32.54	59.19	82.17	105.69	256.52	52.35	
Non-food items	-	48.77	69.27	89.08	144.21	205.62	274.28	522.01	133.46	
Total consumption expenditure	-									

Table 5.6 contd...

Table 5.6 contd...

1	2	3	4	5	6	7	8	9	10
<u>Non-consumption expenditure</u>									
Taxes	-	-	-	-	0.04	0.02	-	-	0.02
Interest	-	-	0.13	0.13	0.57	1.43	0.29	-	0.50
Remittances	-	-	3.41	9.36	6.39	8.64	12.20	-	7.78
Total -	-	-	-	-	-	-	-	-	-
Non-consumption expenditure	-	-	3.54	9.49	7.00	10.09	12.49	-	8.30
Total expenditure	-	48.77	72.81	98.57	151.21	215.71	286.77	522.01	141.76
Savings and investments	-	14.71	11.56	37.41	39.92	71.83	94.75	107.14	43.86
Debts repaid	-	8.82	2.34	6.82	7.22	25.80	18.13	-	9.88
Total	-	-	-	-	-	-	-	-	-
disbursement	-	72.30	86.71	142.80	198.35	313.34	399.65	629.15	195.50

The average monthly consumption expenditure per family was Rs. 133.46. Expenditure on food amounted to Rs. 81.11 or about 61 per cent. of the total consumption expenditure. The proportion of expenditure on food to total consumption expenditure tended to decrease steadily with increase in the family income if the income range of Rs. 200 to less than Rs. 500 is excluded. The percentage expenditure on cereals and products was relatively much lower in the lower family income classes. The proportion of expenditure on pulses and products, oils and fats, and milk etc., generally tended to increase with rise in family incomes. The percentage expenditure on meat, etc., condiments, etc., and vegetables and fruits, etc., did not show much variations. The proportion of expenditure on sugar, etc., decreased with rise in income. The percentage expenditure on prepared meals and refreshments was quite substantial in the lowest reported income class and also to a lesser extent in the next two higher income classes. However, the percentage expenditure declined with rise in income levels. The non-food group accounted for Rs. 52.35 or about 39 per cent. of the consumption expenditure. About 48 per cent. of the non-food expenditure was incurred on necessities, like fuel and light, house rent, water charges and repairs and clothing, bedding, footwear and headwear. Conventional necessities and luxuries such as furniture and furnishings, household appliances, household services, recreation and amusement, transport and communication, subscription, litigation and personal effects and other miscellaneous expenditure accounted for about 20 per cent. of the expenditure on non-food items. The rest of the non-food expenditure was incurred on pan, supari, tobacco, intoxicants and alcoholic beverages, medical care and education and reading, etc. The percentage expenditure on fuel and light, house rent, clothing, etc., and medical care, by and large, did not show much variation with rise in family income although families in the highest income class spent relatively more.

Non consumption expenditure per family amounted, on an average, to Rs. 8.30 or about 6 per cent. of the consumption expenditure. A large proportion (about 94 per cent.) of this expenditure was incurred on remittances to dependants and the proportion remained very high in respect of all the income classes. About 6 per cent. of non-consumption expenditure was incurred towards payment of interest on loans. The expenditure incurred by way of taxes was, however, negligible.

5.5. *Expenditure by per capita income*

The analysis of the pattern of expenditure according to per-capita income classes would reveal more about the level of living. Table 5.7 gives the break up of the average monthly consumption expenditure per family by groups and sub-groups of items, and of non-consumption outgo for different per capita income classes.

TABLE 5.7

Average monthly expenditure and disbursement by per capita income classes

Groups and sub-groups of items	Monthly per capita income class (Rs.)												
	75- /20	15- /20	20- /25	25- /30	30- /35	35- /50	50- /75	75- /100	100- /125	125- /150	150 and above	All	
1	2	3	4	5	6	7	8	9	10	11	12	13	
Cereals and cereal products	-	49.55	63.46	64.80	62.03	48.73	37.75	26.77	6.69	6.28	5.91	37.15	
Pulses and pulse products	-	6.85	7.22	7.68	7.97	6.14	5.44	3.37	1.21	0.89	1.10	4.74	
Oil seeds, oils and fats	-	4.79	6.57	6.79	7.73	6.56	5.43	4.39	1.02	0.77	1.50	4.65	
Meat, fish, eggs	-	3.22	3.51	5.34	5.04	3.77	3.19	2.53	0.81	0.94	0.82	2.97	
Milk and milk products	-	1.44	1.87	3.76	5.53	4.71	4.75	4.52	1.79	2.85	1.90	3.57	
Condiments and spices	-	4.60	5.40	6.07	5.77	5.13	4.38	2.79	0.95	0.71	0.94	3.75	
Vegetables and vegetable products	-	2.86	3.66	4.50	4.30	4.16	3.64	2.76	0.92	0.59	1.23	2.96	
Fruits and fruit products	-	0.26	0.55	1.34	0.77	1.33	0.88	1.27	0.32	0.43	0.91	0.87	
Sugar, honey and related products	-	2.63	4.75	5.06	5.50	4.24	3.90	3.19	2.73	2.46	2.70	3.86	
Non alcoholic beverages	-	2.16	5.00	4.60	5.25	3.99	4.37	3.04	0.59	0.65	1.10	3.20	
Prepared meals and refreshments	-	16.25	2.33	5.45	3.20	4.99	7.30	19.85	26.52	29.04	29.22	13.39	
Total - food	-	104.32	113.09	115.39	93.75	81.03	74.48	43.55	47.33	45.61	81.11		

Table 5.7 contd...

Table 5.7 contd...

	1	2	3	4	5	6	7	8	9	10	11	12	13
Non-food													
Pan, supari, etc.	-	0.44	1.82	2.45	3.21	2.52	2.57	2.08	0.45	0.63	1.00	1.87	
Tobacco and Tobacco products	-	2.04	3.37	3.68	4.31	4.20	3.71	3.56	2.70	2.36	3.29	3.48	
Alcoholic beverages and intoxicants	-	1.16	3.31	3.97	5.08	3.99	4.43	2.05	1.98	0.52	1.64	3.20	
Fuel and light	-	6.09	7.05	7.53	7.28	6.92	10.74	4.73	0.86	0.65	1.02	5.40	
Rent for housing and water charges	-	5.00	6.72	7.67	6.46	7.73	7.25	6.76	2.26	2.20	3.26	5.70	
House repairs and upkeep	-	-	0.41	-	-	-	-	2.01	-	-	0.35	0.17	
Furniture and furnishing	-	-	0.71	-	0.38	1.02	0.80	0.78	0.46	-	-	0.47	
Household appliances and utilities	-	4.51	1.51	0.67	0.38	0.85	0.72	0.86	0.22	0.50	0.23	0.74	
Household services	-	-	-	0.15	0.15	0.18	0.15	0.13	-	-	0.62	0.14	
Clothing-readymade	-	2.56	7.01	7.59	12.42	7.95	6.59	6.90	5.70	2.21	5.14	6.78	
Clothing-non-readymade	-	0.60	4.29	5.97	6.66	6.70	5.94	1.94	4.27	2.88	5.35	5.11	
Headwear	-	-	0.03	0.10	0.02	0.01	0.01	-	-	-	0.02	0.02	
Bedding	-	-	-	1.20	0.09	0.72	0.72	-	0.45	0.60	1.62	0.65	
Footwear	-	-	0.56	1.39	0.99	2.38	1.22	1.12	0.24	0.12	0.72	1.08	
Miscellaneous (laundry, washerman, washing soap)	-	1.45	2.99	3.30	3.97	3.37	3.04	1.83	1.77	1.53	1.66	2.68	
Medical care	-	0.65	1.10	1.37	0.66	2.47	1.78	0.69	0.25	0.45	0.79	1.20	
Personal care	-	3.49	4.16	4.48	5.06	4.19	4.45	3.51	3.04	3.11	3.45	3.95	
Education and reading	-	0.27	1.71	1.09	0.96	0.20	1.12	0.13	-	-	0.04	0.53	
Recreation and amusement	-	0.06	0.94	1.12	0.76	1.06	1.16	2.72	1.25	0.56	0.77	1.01	
Transport and communication	-	0.99	0.50	2.75	1.79	1.72	5.85	3.99	0.49	0.27	0.45	1.89	
Subscription, etc.	-	0.10	2.29	9.10	6.56	6.05	11.28	5.61	3.34	2.26	2.48	5.51	

Table 5.7 contd...

Table 5.7 contd....

1	2	3	4	5	6	7	8	9	10	11	12	13
Litigation	-	-	-	-	-	0.01	-	-	-	-	-	-
personal effects and												
other miscellaneous												
expenditure	-	0.35	0.69	1.03	1.21	0.66	1.30	1.06	0.35	0.15	0.73	0.77
Sub-total:												
Non-food	-	29.76	51.17	66.61	68.33	64.90	74.83	52.46	30.08	21.00	34.63	52.35
Total consumption												
expenditure	-	124.37	155.49	182.00	181.42	158.65	155.86	126.94	73.63	66.61	81.96	133.46
Non-consumption												
<u>expenditure</u>												
Taxes	-	-	-	0.14	-	0.01	-	-	-	-	-	0.02
Interest	-	-	0.41	0.59	1.75	0.74	0.31	0.47	-	0.23	-	0.50
Remittances	-	1.21	1.03	1.34	0.54	5.37	8.02	19.89	11.13	14.93	15.69	7.78
Total non-												
consumption												
expenditure	-	1.21	1.44	2.07	2.29	6.12	8.33	20.36	11.13	15.16	15.69	8.30
Total expenditure	-	125.58	156.93	184.09	183.71	164.77	164.19	147.30	84.76	81.77	97.65	141.76
Savings and												
investments	-	13.47	16.57	26.94	23.38	59.70	40.51	44.59	38.17	59.53	72.52	43.86
Debts repaid	-	6.07	3.29	16.23	18.03	15.76	5.78	8.51	2.25	5.73	7.07	9.88
Total												
disbursement	-	145.12	176.79	227.26	225.12	240.23	210.48	200.40	125.18	147.03	177.24	195.50

The proportion of expenditure on food to total consumption was comparatively more in the lower per capita income classes and ranged from about 52 per cent. in the per capita income class of 'Rs. 50 to less than Rs. 75' to 70 per cent. in the per capita income class of 'Rs. 15 to less than Rs. 20'. Under the food group, the percent-age expenditure on cereals and products, though did not show much variation upto the income class of 'Rs.30to less than Rs. 45', was observed to decline very steeply thereafter with the increase in the per capita incomes. On the contrary the percentage expenditure on prepared meals, refreshments, etc., generally increased with increase in per capita incomes and was observed to rise significantly in the higher per capita income classes. The proportion of expenditure on other sub-groups generally showed a decline in the higher per capita income classes though some increasing trend could be observed in the lower per capita income classes.

5.6 *Expenditure on food*

While analysing the pattern of expenditure on food, it is useful to remember that the proportion of expenditure on food to consumption expenditure generally decreases as the level of living of the family increases.

Accordingly, variations in percentage expenditure on food to total expenditure can be taken to roughly reflect the variations in the level of living.

5.6.1 Analysis by per capita income classes

Besides income, expenditure on food is influenced very much by the size of the family. The influence of the size of the family, can be eliminated to a large extent by study of expenditure on food in terms of per capita income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage expenditure on food to the total expenditure.

Table 5.8 on next page please.

TABLE 5.8

Percentage distribution of families in each monthly per capita income class by the percentage expenditure on food

[illegible]

The percentage of families having lower percentage of expenditure on food was generally high in the higher per capita income classes. However, in the highest two per capita income classes the percentage of families reporting high proportion of expenditure on food was quite high. The percentage of families recording appreciably higher percentage of expenditure on food was generally high in the lower per capita income classes.

5.6.2 Analysis by family size

While large families generally contain more earning members, thereby deriving larger income than the smaller families, any analysis of expenditure on food according to size of family is bound to be influenced by variations in income.

Table 5.9 gives the percentage distribution of families in each family size group by percentage expenditure on food to total expenditure.

Table 5.9
Percentage distribution of families in each size group by
percentage expenditure on food

Percentage expenditure on food to total expenditure	Number of families (un-estimated)	Family size						All
		One	Two and three	Four and five	Six and seven	Above seven		
1	2	3	4	5	6	7	8	
Below 45	66	23.23	22.77	14.17	7.52	3.98	16.55	
45-50	27	6.88	9.14	4.91	8.84	1.30	6.52	
50-55	34	8.94	8.49	6.77	5.73	13.18	8.28	
55-60	42	5.99	18.88	10.77	15.58	5.91	10.65	
60-65	48	3.98	16.72	19.33	5.79	19.96	11.47	
65-70	46	5.42	8.66	9.56	27.73	14.13	11.37	
70 and above	137	45.56	15.34	34.49	28.81	41.54	35.16	
Total	400	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage distribution of families	-	34.77	15.58	23.34	16.12	10.19	100.00	
Number of families (unestimated)	-	132	62	92	67	47	400	

The proportion of families spending 60 per cent. or more of expenditure on food generally increased with increase in family size, the exception being families consisting of two and three members. The percentage of families spending 70 per cent. or more on food was quite high among single member families and families having more than seven persons.

5.7 Proportion of families reporting expenditure on selected sub-groups

The proportion of families reporting expenditure on some of the selected sub-groups of consumption expenditure or non-consumption outgo would reveal certain interesting aspects of the expenditure habits of the population group. The distribution of families reporting expenditure on selected sub-groups is given in Table 5.10.

TABLE 5.10
Percentage of families reporting expenditure on selected sub-groups by family size

Item	Family size						Reporting families (un-estimated)
	One	Two and three	Four and five	Six and seven	Above seven	All	
1	2	3	4	5	6	7	8
Prepared meals and refreshments	93.10	77.64	78.44	76 92	83.50	83 68	335
Non-alcoholic beverages	17.19	88.15	84.97	85 80	86.30	62 17	253
Pan, supari, etc.	61.97	73.87	73.28	72 03	70 92	69.00	271
Tobacco and tobacco products	91.12	90.01	93.31	93 02	94 70	92.13	369
Alcoholic beverages	23.85	46 25	61.70	57 38	47.87	44 03	179
Household services	0.77	3.47	7.49	5 83	10.52	4 57	19
Medical care	8.39	15.49	20.60	18 06	14 58	14.54	59
Personal care	100.00	100 00	100.00	100 00	100.00	100.00	400
Education and reading	0.77	17.53	18.08	36.47	49.71	18.16	73
Recreation and amusement	45.50	54.67	42.42	60.97	54.83	49.65	203
Transport and communication	42.25	54.98	41.66	31.51	49 53	43 11	170
Remittance to dependants	23.82	27.33	20.18	7.14	8.24	19.24	77

A fairly large proportion of families of all size groups was used to eating in hotels, etc. Similarly, though with the exception of single member families, a high percentage of all families reported expenditure on non-alcoholic beverages like tea, etc. More than two thirds of all families were habituated to taking pan and supari. Addiction to tobacco and tobacco products was quite widespread among all family size classes as nearly 92 per cent. of all families reported expenditure on this sub-group. Less than half of all families reported having incurred expenditure on alcoholic beverages, but the proportion was relatively much lower among single member families. While all families incurred some expenditure on 'personal care', near about half of all families had spent on recreation and amusement and transport and communication. The proportions of families reporting expenditure on medical care, education and reading, and remittances to dependants were relatively very small.

CHAPTER - VI

FOOD CONSUMPTION

6.1 *Quantities of food consumed*

Food consumption being a very important indicator of the level of living, detailed data on quantities consumed of different items of food, drink and tobacco (excluding prepared meals and refreshments, etc., for which it was not possible to obtain quantitative data) were obtained from all the sampled families. The average quantities of various items consumed are indicated in Table 6.1

TABLE 6.1
Average quantity consumed per family per month by items

Item	Standard unit (quantity)	Number of families (un-estimated)	Average quantity consumed per family
1	2	3	4
<u>Food, beverages, etc.</u>			
<u>Cereals and products</u>			
Rice	Kg.	225	7.52
Wheat	Kg.	276	16.04
Wheat Atta	Kg.	34	0.77
Jowar	Kg.	139	6.76
Bajra	Kg.	18	0.24
Maize	Kg.	149	7.24
Gram	Kg.	12	0.36
Gram Atta	Kg.	1	0.01
Chira, muri, khoi	Kg.	1	-
Maida	Kg.	4	0.01
Suji, Rawa	Kg.	3	0.01
Bread	Kg.	9	0.01
Biscuits	Kg.	8	0.02
Other wheat products	Kg.	1	0.02
Other cereals	Kg.	39	1.91
<u>Pulses and products</u>			
Arhar	Kg.	252	2.71
Gram	Kg.	73	0.47
Moong	Kg.	68	0.42
Masur	Kg.	27	0.14

Table 6.1 contd...

1	2	3	4
Urd	Kg.	62	0.33
Other pulses	Kg.	60	0.42
Pulse products	Kg.	7	0.03
<u>Oil seeds, oils and fats</u>			
Mustard oil	Kg.	48	0.12
Coconut oil	Kg.	3	0.02
Gingelly oil	Kg.	2	0.01
Groundnut oil	Kg.	44	0.19
Other vegetable oil (Jagni oil)	Kg.	218	0.82
Vanaspati	Kg.	22	0.04
<u>Meat, fish and eggs</u>			
Goats meat	Kg.	196	0.67
Mutton	Kg.	2	0.01
Poultry	No.	8	0.80
Fresh Fish	Kg.	17	0.04
Egg-hen	No.	16	0.33
<u>Milk and products</u>			
Milk - cow	Lt.	57	1.13
Milk - buffalo	Lt.	80	1.88
Curd	Kg.	19	0.04
Lassi	Lt.	13	0.10
Khoa	Kg.	2	0.00
Ghee cow	Kg.	5	0.01
Ghee buffalo	Kg.	46	0.09
Other milk and milk products	Kg.	4	0.04
<u>Condiments and spices</u>			
Salt	Kg.	302	1.02
Turmeric	Kg.	303	0.12
Chillies green	Kg.	51	0.09
Chillies dry	Kg.	298	0.43
Tamarind	Kg.	1	-
Onion	Kg.	285	1.98
Garlic	Kg.	245	0.12
Coriander	Kg.	221	0.13
Ginger	Kg.	47	0.01
Pepper	Kg.	3	-
Methi	Kg.	9	-
Jira	Kg.	34	0.01
Cloves	Kg.	1	0.00
Ellaichi	Kg.	1	-

Table 6.1 contd.

1	2	3	4
Mixed spices	Kg.	256	0.05
Other spices and condiments	Kg.	3	-
<u>Vegetables and products</u>			
Potato	Kg.	311	3.35
Muli,turnip,radish	Kg.	3	0.04
Carrot, beet	Kg.	9	0.01
Other root vegetables	Kg.	12	0.09
Brinjal	Kg.	158	1.03
Cauli-flower	Kg.	90	0.49
Cabbage	Kg.	11	0.06
Ladies-finger	Kg.	16	0.03
Tomato	Kg.	102	0.53
Pumpkin	Kg.	6	0.02
Gourd	Kg.	4	0.01
Karela	Kg.	5	0.00
Bean	Kg.	7	0.02
Pea	Kg.	1	0.01
Other non-leafy vegetables	Kg.	14	0.05
Palak	Kg.	41	0.14
Amranth	Kg.	1	0.00
Methi	Kg.	25	0.64
Other leafy vegetables	Kg.	7	0.04
Other vegetable products	Kg.	3	0.01
<u>Fruits and Fruit products</u>			
Banana	No.	104	6.19
Orange	No.	39	1.49
Lemon	No.	4	0.54
Mango	No.	51	3.24
Water-melon	No.	12	0.19
Coconut	No.	15	0.18
Cashew-nut	Kg.	1	-
Kharbooza	Kg.	8	0.05
Dry fruits	Kg.	16	0.01
Other fruits	Kg.	12	0.04
Jams and Jellies	Kg.	1	-
<u>Other Food</u>			
Sugar crystal	Kg.	139	0.48
Gur	Kg.	375	3.62
Honey	Kg.	3	-
<u>Pan, supari, etc.</u>			
Pan leaf	No.	150	49.15
Pan finished	No.	131	6.69

Table 6.1 contd.

1	2	3	4
Supari	Kg.	155	0.06
Lime	Kg.	1	-
Katha	Kg.	148	0.02
Others	Kg.	2	-
<u>Tobacco and products</u>			
Bidi	No.	281	372.20
Cigarette	No.	11	3.77
Zarda	Kg.	8	-
Chewing tobacco	Kg.	104	0.04
Smoking tobacco	Kg.	20	0.02
Leaf tobacco	Kg.	58	0.03
Hukka tobacco prepared	Kg.	1	0.00
<u>Alcoholic beverages and intoxicants</u>			
Country liquor	Pint	172	0.66
Ganja	Gm.	nil	-
Bhang	Gm.	2	-
Opium	Gm.	1	-
<u>Non-alcoholic beverages</u>			
Tea leaf	Kg.	253	0.12
Coffee powder	Kg.	1	0.00
Others (milk for tea)	Lt.	230	2.99

Gm. = gram, Lt. = Litre, Kg. = Kilogram, No. = Number

On an average the quantity of cereals and products consumed by a working class family per month was 40.92 Kg. Wheat was the main cereal consumed, amounting to 16.04 Kg. followed by rice, maize and jowar amounting to 7.52 Kg., 7.24 Kg., and 6.76 Kg., respectively. The average size of a family in terms of equivalent adult consumption units being 3.02, the quantity of cereals consumed per adult consumption unit per day worked out to about 0.45 Kg. The average family consumed 4.52 Kg. of pulses and products, and the most popular pulse among working classes was Arhar. Besides these, an average family also consumed 1.20 Kgs. of oils and fats, 0.72 Kg. of meat and fish, (33 eggs), 3.11 litres of milk, 3.96 Kg. of condiments and spices, 6.57 Kg. of vegetables and products and 4.10 Kg. of gur, sugar, etc. In addition, the average family also consumed some fruits and products, which could not be reduced to weight, and prepared meals and refreshments, etc., for which quantitative data could not be collected.

Under pan, supari, tobacco and products group, the consumption of bidi was very widespread.

6 2 *Analysis of nutrition contents*

The data relating to quantities of different food articles consumed by the average family do not fully indicate the qualitative aspect of the food consumed. An evaluation of the nutritive content of the different food items consumed would reveal the extent to which the minimum requirements are met.

On the basis of the quantities of different food items consumed (Table 6.1), an attempt is made to estimate and evaluate the nutritive content of the diet of an average industrial working class family in Chhindwara. This has been done keeping in view the nutritive contents of different food articles evaluated by the Nutrition Research Laboratories of the Indian Council of Medical Research, and the daily nutritive requirements recommended for different categories of persons in India.

Certain assumptions made, in estimating the nutritive requirements of the average industrial working class family in Chhindwara are indicated below:

The requirement for all children aged less than 5 years was assumed to be 1150 calories per day and for all children aged 5 to 14 years 2,000 calories. The requirement for male manual workers was assumed to be 3,900 calories per day for heavy work (as in mining) and 2,800 for moderate work (as in factories). All other males aged 15 years and above were assumed to require 2,400 calories. All female workers engaged in mining were assumed to require 3,000 calories per day and those engaged in factories 2,300 calories. The requirement of all other females aged 15 to 59 years was assumed to be 2,300 calories to allow for activity, pregnancy, lactation, etc., and of all females aged 60 years and above to be 2,000 calories.

Protein requirements were assumed to be 42 grams per day for children below 5 years, 63 grams for children aged 5 to 14 years, 55 grams for adult males, 45 grams for adult females and 100 grams for pregnant or nursing women. Calcium requirements were assumed to be 1.25 grams per day for children aged upto 15 years, 1.75 grams for pregnant or nursing women and 1.00 gram for all others. It was also assumed that iron requirements would be 30 mg. per day for pregnant or nursing women and 20 mg. for all others. The Vitamin 'A' requirement was, on average, taken to be 3,500 international units per day per member, the Vitamin B₁ requirements at 0.5 mg. per 1,000 calories, and Vitamin C at 50 mg. per member.

In the absence of any reliable data relating to nutritive contents of prepared meals taken in restaurants, etc., it was assumed that meal worth about Rs. 1.25 would provide about 2,500 calories and 65 grams of protein.

The nutritive value of food items consumed by an average industrial working class family in Chhindwara and the recommended consumption requirements are given in Table 6.2.

TABLE 6.2
Nutritive value of food-stuffs consumed on an average by a working class family

Nutrients	Nutritive contents of food consumed per day per family	Nutritive requirements per day per family
1	2	3
Calories	7295	9324
Protein	225 g.	208 g.
Fat	91 g.	-
Calcium	1.23 g.	4.30 g.
Iron	111 mg.	77 mg.
Vitamin A	4173 i.u.	13055 i.u.
Vitamin B ₁	4.86 mg.	4.66 mg.
Vitamin C	72 mg.	186 mg.
Nicotinic-acid	42 mg.	-
Riboflavin	2.40 mg.	-

g = gram i.u. = international unit, mg. = miligram

From the above it would appear that the overall nutritive value of the diet of an average working class family at Chhindwara was generally deficient. Although intake of Iron, Protein and Vitamin B₁ was greater than the recommended requirements, large deficiencies are observed in Calorific value, Calcium, Vitamin A and Vitamin C. Greater intake of pulses like gram and masur, meat, leafy vegetables and milk would help overcome these deficiencies.

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CHAPTER - VII

BUDGETARY POSITION

7.1 *Introductory*

Receipts and disbursements constitute the two sides of the family balance sheet. While receipts include money income and imputed money value of items consumed without money outlay, and funds obtained through decreasing assets or increasing liabilities, disbursements include expenditure for current living and amount spent to increase assets or decrease liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. However, in practice some balancing difference is often observed due to recall lapse, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, difficulties in accounting the income from family enterprise, etc. Moreover, in the present survey only the value of articles of food, drink, tobacco and fuel and light actually consumed during the month was taken on the disbursement side instead of the actual amount spent on the purchase of these goods during that particular month.

Table 7.1 gives the average receipts and disbursements and net balancing difference by monthly family income classes

TABLE 7.1
Average receipts, disbursements and balancing difference
by family income classes

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balancing difference (+) or (-) (Rs.)
1	2	3	4	5
Less than 45	-	-	-	-
45 - /60	0.46	57.54	72.30	(-) 14.76
60 - /100	5.25	87.78	86.71	(+) 1.07
100 - /150	35.85	144.48	142.80	(+) 1.68
150 - /200	40.47	197.68	198.35	(-) 0.67
200 - /300	14.75	313.31	313.34	(-) 0.03
300 - /500	3.08	408.06	399.65	(+) 8.41
500 and above	0.14	754.00	629.15	(+) 124.85
Total	100.00	196.27	195.51	(+) 0.76

Taking all the income classes, the net balancing difference was positive and amounted to Re. 0.76 or about 0.39 per cent. of the total receipts. However, the net balancing difference was negative, in the cases of families in the income classes of 'Rs. 45 to less than Rs. 60' and 'Rs. 150 to less than Rs. 300'.

7.2 *Budgetary position by family income*

The relationship between current money income and the money expenditure for current living will indicate the budgetary position of the families. While current money income (or income) is taken to include income from paid employment, self employment and other income such as rent from land and houses, pension, cash assistance, gifts, ~~concessions~~, interest and dividends, chance games and lotteries, etc., the money expenditure for current living (or expenditure) includes all items of consumption expenditure and disbursements on account of remittances to dependants, litigation, taxes and interest on loans, etc.

Table 7.2 presents the budgetary position by family income classes.

Table 7.2 on next page please.

TABLE 7.2
Budgetary position by family income classes

Item	Monthly family income class (Rs.)									
	1	2	3	4	5	6	7	8	9	10
Average monthly income per family	-	-	55.12	84.37	131.03	172.79	234.32	335.66	505.40	167.05
Average monthly expenditure per family	-	-	48.77	72.81	98.57	151.21	215.71	286.77	522.01	141.76
Monthly balance										
Percentage of families recording surplus* to total families	-	0.46	3.96	28.27	28.21	9.97	2.30	-	73.17	
Percentage of families recording deficit to total families	-	-	1.29	7.58	12.26	4.78	0.78	0.14	26.83	
Average surplus (+) or deficit (-) per family	-	+6.35	+11.56	+32.46	+21.58	+18.61	+48.89	-16.61	+25.29	

* Zero balance is considered as surplus.

TABLE 7.3

Budgetary position by family composition

Item	Family composition (in terms of adults/children)									
	1	1	1	1	1	2	2	2	2	2
	adult	adult	adult	adult	adult	adults	adults	adults	adults	adults and
	and 1	and 2	and 2	and 2	and 2	and 1	and 1	and 2	and 3	more than
	child	children	children	children	children	child	child	children	children	3 children
1	2	3	4	5	6	7	8	9	10	
Percentage of families recording surplus* to total families	30.98	0.53	0.54	-	-	3.12	4.25	5.57	4.72	5.12
Average surplus per family for families recording surplus	61.99	34.13	10.90	-	-	36.61	28.16	44.78	39.33	41.99
Percentage of families recording deficit to total families	3.79	0.15	-	-	-	2.21	3.06	3.16	3.22	3.93
Average deficit per family for families recording deficit	27.57	3.46	-	-	-	36.60	31.22	29.34	15.36	57.42
Average amount of surplus (+) or deficit (-) (Rs.) per family over all families together	+52.22	+25.72	+10.90	-	-	+5.96	+3.30	+18.13	+17.12	-1.07

*Zero balance is considered as surplus.

Table 7.3 contd...

Table 7.3 contd...

Item	Family composition (in terms of adults/children)										All and children 1 or more
	3 adults	3 adults and 1 child	3 adults and 2 children	3 adults and 3 children	3 adults and more than 3 children	3 adults and no child	More than 3 adults and no child	More than 3 adults and children 1 or more			
1	11	12	13	14	15	16	17	18			
Percentage of families recording surplus* to total families	0.83	1.60	0.81	1.81	3.18	1.67	8.44	73.17			
Average surplus per family for families recording surplus	51.67	40.91	8.77	34.42	21.97	54.29	39.40	47.86			
Percentage of families recording deficit to total families	0.89	1.04	0.27	1.13	1.44	-	2.54	26.83			
Average deficit per family for families recording deficit	79.19	3.17	45.45	50.06	30.60	-	36.82	34.62			
Average amount of surplus (+) or deficit (-) (Rs.) per family over all families together	-15.69	+23.46	-4.80	+1.94	+5.41	+54.29	+21.88	+25.29			

*Zero balance is considered as surplus.

Considering all the families together the average budgets for all the different types of families, excluding those types like '2 adults and more than 3 children', '3 adults and 2 children' were surplus budgets. For families reporting surplus budgets, the average extent of surplus was relatively higher in the case of families consisting of '1 adult', '3 adults' and 'more than 3 adults with no child'. Among families recording deficit budgets, the average extent of deficit was comparatively larger in the case of family types like '3 adults', '2 adults and more than 3 children' and '3 adults and 3 children'.

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CHAPTER - VIII

LEVEL OF LIVING

8.1 *Introductory*

In the earlier chapters data were presented on those material and economic aspects of level of living of industrial working class families as covered by their income and expenditure. In this chapter and the one that follows an attempt is made to study certain material and non-material aspects of the level of living relating to education, sickness, housing conditions and social amenities, durable items possessed, employment, savings, assets and indebtedness. Data relating to these aspects were collected, in a separate schedule (Schedule B) from an independant sample of families

The data were collected from a relatively smaller number of sampled families. The information being of subjective nature, errors arising from investigators' and informants' biases could not be avoided. For these reasons no attempt was made to estimate the characteristics, discussed in these chapters valid for the entire working class population. The data presented may be considered to give only a broad picture of the aspects dealt with.

In this chapter, the aspects relating to educational interests, sickness and treatment, and housing and employment conditions are discussed.

8.2 *Educational interests*

8.2.1 General education

Table 8.1 shows the distribution of members aged 5 years and above receiving and not receiving education by five broad income classes. Table 8.2 shows the distribution of such members not receiving education by reasons, and income class.

Table 8.1 on next page please.

TABLE 8.1

Distribution of persons (aged 5 years and above) by income and educational standard

Item	Monthly family income class (Rs.)					
	160	60-120	120-180	180-300	300 and above	All
	2	3	4	5	6	7
Actual number of persons in sampled families (aged 5 years and above)	1	59	165	59	10	294
Percentage to total	0.34	20.07	56.12	20.07	3.40	100.00
(A) All persons						
Percentage receiving education	-	15.25	22.42	30.51	10.00	22.11
Percentage not receiving education	100.00	84.75	77.58	69.49	90.00	77.89
Total	100.00	100.00	100.00	100.00	100.00	100.00
(B) Children						
Percentage receiving education	-	56.25	56.89	57.69	50.00	56.86
Percentage not receiving education	-	43.75	43.11	42.31	50.00	43.14
Total	-	100.00	100.00	100.00	100.00	100.00
(C) Adults						
Percentage receiving education	-	-	3.74	9.09	-	3.65
Percentage not receiving education	100.00	100.00	96.26	90.91	100.00	96.35
Total	100.00	100.00	100.00	100.00	100.00	100.00

TABLE 8.2

Percentage distribution of persons - children and others not receiving education by reasons and family income

[illegible]

Of all the members, aged 5 years and above, only about 22 per cent. were reported to be receiving education. The highest proportion receiving education was 31 per cent. in respect of the income class of 'Rs. 180 and above but less than Rs. 300'. Among children the proportion receiving education did not show much variation with rise in family incomes.

The most important reason for children and adults not receiving education was lack of interest. This very well brings out the lack of appreciation of the fruits of education among the working class families.

8.2.2 Skill and technical training

Information was also collected from all the individual adult members of the selected families about the skill possessed, technical education or training being received and the type of technical training desired. Only about 11 per cent. of the members possessed different types of skill as tailoring and knitting, dressers, fitters, carpenter, black-smith, boiler mate, mechanic and cycle repairer, etc. It was observed that no member was desirous of receiving any technical training.

8.3 *Sickness and treatment*

Informants were asked to report on all cases of sickness that occurred during the preceding 30 days. For each case of sickness details were sought on the type of sickness, consequences, duration, details of treatment taken, and sources from which assistance if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and the date of termination of the sickness during the reference period alone were taken into consideration.

The broad types of sickness, e.g., digestive diseases and cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease alone was recorded. For the gainfully occupied persons, information was also collected on consequences of sickness, i.e., whether work was stopped or not.

Table 8.3 shows the percentage distribution of cases of sickness during the reference period of 30 days by type of sickness, duration, type of treatment, source of assistance and consequences on the gainfully employed members. In all, there were 46 cases of sickness reported among 364 members of the sampled families.

TABLE 8.3

Distribution of cases of sickness by (a) type (b) duration
(c) type of treatment, (d) source of assistance received and
(e) consequences

Item	Percentage of cases
1	2
(a) <u>Type of sickness</u>	
Not reporting	-
Dysentery, diarrhoea and stomach trouble	26.09
Fever	17.39
Small-pox, plague, cholera	6.52
Respiratory diseases (T.B., cancer, etc.)	2.17
Cough and cold	8.70
Other diseases	39.13
Total	100.00
(b) <u>Duration (during the reference period)</u>	
Below 7 days	60.87
7 days to below 15 days	13.04
15 days to below 30 days	17.39
30 days	8.70
Total	100.00
(c) <u>Type of treatment</u>	
Not reporting	-
No treatment	13.04
Self-treatment	32.61
Ayurvedic treatment	-
Unani treatment	-
Homoeopathic treatment	-
Allopathic treatment	54.35
Others	-
Total	100.00
(d) <u>Source of assistance received</u>	
Not reporting	-
No assistance received	8.69
E.S.I.C.	-
Employer	45.65
Charitable institutions	-
Government Hospitals	-
Private practitioner	8.70
Others	36.96
Total	100.00
(e) <u>Consequences</u> (for gainfully occupied members, of families)	
Work and normal diet stopped	20.83
Only work stopped	41.67
Only normal diet stopped	4.17
None stopped	33.33
Total	100.00

Ailments such as chest pain, headache, sore eyes and back-ache, etc., which were listed under 'other diseases' accounted for about 39 per cent. of the total cases of sickness. In about 61 per cent. of the cases the sickness lasted for less than 7 days, in about 30 per cent. of cases for '7 days to less than 30 days' and in the remaining 9 per cent. of cases for 30 days. The popular system of treatment was allopathic and about 54 per cent. of the cases sought such treatment. Assistance from employer was sought in 46 per cent. of the cases. Among the gainfully occupied members, in about 62 per cent. of the cases, sickness resulted in abstention from work. The average duration of such absence was about 5 days.

8.4 *Housing conditions*

Information was collected about the condition of the building in which the dwelling was located and of the dwelling, rooms, kitchen verandah, water supply, bath and latrine.

8.4.1 Condition of building

Table 8.4 shows the general characteristics of the building such as type of building, ownership or type of land-lord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 8.4

Distribution of families by general characteristics of the building in which dwellings were located

Item	Percentage of families
1	2
(a) <u>Type of building</u>	
Independent	74.00
Not independent	26.00
Total	<u>100.00</u>
(b) <u>Ownership or types of landlord</u>	
Not reporting	-
Employer	61.00
Self	28.00
Private	10.00
Public bodies	1.00
Total	<u>100.00</u>
(c) <u>Type of structure</u>	
i) <u>Wall</u>	
Pucca	41.00
Kutchra	59.00
Total	<u>100.00</u>

Table 8.4 contd...

Table 8 4 contd .

Item	Percentage of families
1	2
ii) <u>Roof</u>	
Pucca	27.00
Kutchha	73.00
Total	<u>100.00</u>
iii) <u>Floor</u>	
Pucca	23.00
Kutchha	77.00
Total	<u>100.00</u>
(d) <u>Condition of repairs</u>	
Not reporting	-
Good	2.00
Moderately good	76.00
Bad	22.00
Total	<u>100.00</u>
(e) <u>Sewage arrangements</u>	
Not provided	-
Satisfactory	4.00
Moderately satisfactory	48.00
Unsatisfactory	48.00
Total	<u>100.00</u>
(f) <u>Ventilation arrangements</u>	
No ventilation	-
Good	4.00
Bad	34.00
Tolerable	62.00
Total	<u>100.00</u>

74 per cent. of the sampled families were living in independent house and in the case of 61 per cent. of the families the dwellings were provided by employers. Only about 28 per cent. of families were living in self-owned houses. A majority of the families were living in Kutchha houses.

8 4.2 Condition of dwellings

Information was collected about the number of living rooms, provision of kitchen, store, bathroom and verandah, type of lighting, source of water supply and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if a separate kitchen or store existed in the dwelling. As for the sources of water supply, if more than one source was being used, the one used most was taken into consideration. Table 8.5 gives the distribution of dwellings by various characteristics.

TABLE 8.5
Distribution of dwellings by various characteristics

Item 1	Percentage of dwellings 2
(a) <u>Number of living rooms in dwelling</u>	
One	63.00
Two	35.00
Three	1.00
More than three	1.00
Total	<u>100.00</u>
(b) <u>Lighting type</u>	
Not provided	-
Electricity	21.00
Kerosene	79.00
Others	-
Total	<u>100.00</u>
(c) <u>Provision of kitchen</u>	
i) Provided	8.00
ii) Where not provided:	
Room in common use with other families	2.00
Part of living room used as kitchen	61.00
Covered and un-covered verandah used as kitchen	8.00
No specific part of the house used as kitchen	-
iii) Not needed	21.00
Total	<u>100.00</u>
(d) <u>Provision of store room</u>	
Provided	3.00
Not provided	97.00
Total	<u>100.00</u>
(e) <u>Provision of bath rooms</u>	
No bath room provided	79.00
Where provided:	
i) in individual use	11.00
ii) In common use	10.00
Total	<u>100.00</u>
(f) <u>Provision of verandah</u>	
Covered verandah	37.00
Uncovered verandah	2.00
Partially covered	1.00
Not provided	60.00
Total	<u>100.00</u>
(g) <u>Source of water supply</u>	
Tap	25.00
Well with hand pump	-

Table 8.5 contd...

1		2
Well without hand pump		46.00
Tubewell		-
Tanks and ponds		15.00
Rivers, lakes and springs		14.00
Others		-
Total		<u>100.00</u>
(h) <u>Provision of latrine</u>		
In individual use		2.00
In common use with other families		6.00
No latrine (using open space)		92.00
Total		<u>100.00</u>
i) <u>Type of latrine</u>		
Flush system		-
Septic tank system		-
Ordinary (manually cleaned)		100.00
Total		<u>100.00</u>

A good majority of dwellings consisted of one living room with generally no provision for kitchen, store, verandah, bath room and latrine. Well without hand pump was the main source of water supply.

8.4.3 Distance of dwellings from important places

The location of dwellings has much to do with easy access to place of work, schools, hospital and medical aid centres, employment exchange and welfare centres, etc. Table 8.6 gives the distribution of families according to the distance the families have to travel to place of work, hospital, school, etc., from the dwellings of the workers.

Table 8.6 on next page please.

TABLE 8.6

Percentage distribution of tenements by distance of important places from the dwellings

Particulars of important places	Not reporting	Percentage of families visiting the places by distance (in kms)												
		1-1	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	10 and above	13	14
I	2	3	4	5	6	7	8	9	10	11	12	13		
Work-place of main earner	-	55.00	23.00	10.00	3.00	-	3.00	2.00	2.00	2.00	-	-	-	100.00
School	-	72.00	23.00	4.00	-	-	1.00	-	-	-	-	-	-	100.00
Medical aid centre (dispensary)	-	64.00	22.00	7.00	1.00	-	1.00	1.00	1.00	2.00	-	1.00	1.00	100.00
Hospital	-	22.00	14.00	7.00	11.00	8.00	4.00	1.00	1.00	1.00	1.00	30.00	100.00	100.00
Employment exchange	-	1.00	3.00	1.00	2.00	-	2.00	1.00	1.00	1.00	-	88.00	100.00	100.00
Welfare centre	4.00	43.00	28.00	9.00	4.00	1.00	2.00	1.00	4.00	2.00	-	2.00	100.00	100.00

In a good majority of cases, places of work of the main earners, schools, dispensary and welfare centre were situated at a distance of less than 2 kms. More than half of the families had hospital facilities within a distance of 4 kms. However, the Employment Exchange was not at all conveniently located for a majority of the families.

8.5 *Employment conditions*

8.5.1 Employment pattern

During the course of the present survey data were also collected about the employment pattern and employment status of those working members, including apprentices, of the sampled families who were employed in registered mines/factories. Data were collected with reference to the period of 30 days preceding the date of survey. When a worker was engaged in both paid and self employment, concurrently, his paid employment status was given priority over self employment status. If a worker was having paid employment with two employers during the reference period, the one under the principal employer, who had employed him for the major part of the reference period, was given priority.

Table 8.7 shows the employment pattern of the working members of the sampled families during the reference period of 30 days.

Table 8.7 on next page please.

TABLE 8.7

Percentage distribution of man-days by employment status of workers

Employment particulars	Employment status of workers					
	Permanent	Temporary	Badli/ substitute	Casual	Others	Total
1	2	3	4	5	6	7
(a) Number of days in employment						
i) At work with the principal employer	93.94	97.30	-	78.67	-	93.18
ii) At work with other employers	-	-	-	-	-	-
iii) At work in self-employment	-	-	-	-	-	-
iv) In employment but not at work	6.06	2.70	-	11.00	-	5.86
Total	100.00	100.00	-	89.67	-	99.04
(b) Number of days not in employment						
i) Available for work	-	-	-	10.33	-	0.96
ii) Not available for work	-	-	-	-	-	-
Total	-	-	-	10.33	-	0.96
Grand Total	100.00	100.00	-	100.00	-	100.00

There was some difference in the pattern of employment of casual employees as compared to permanent and temporary employees. In the case of permanent and temporary employees the percentage of mandays not in employment is nil but in the case of casual employees it was about 10 per cent.

8.5.2 Age, sex and employment status

Table 8.8 gives the percentage distribution of employees by sex, age and employment status.

TABLE 8.8

Percentage distribution of employees by age, sex and employment status

Sex and adults/ children	Employment status of workers				Total
	Permanent	Temporary	Badli/ Substitute	Casual	
1	2	3	4	5	6
(a) Males					
i) Adults	68.52	18.52	-	5.55	92.59
ii) Children	-	0.93	-	-	0.93
Total	68.52	19.45	-	5.55	93.52
(b) Females					
i) Adults	2.78	-	-	3.70	6.48
ii) Children	-	-	-	-	-
Total	2.78	-	-	3.70	6.48
Total adults	71.30	18.52	-	9.25	99.07
Total children	-	0.93	-	-	0.93
Grand Total	71.30	19.45	-	9.25	100.00

A very small proportion (less than 1 per cent.) of children were reported to be employed in registered factories/mines as temporary employees. Women employees constituted only about 6 per cent. of all employees, and a majority of them were casual employees only. About 94 per cent. of all employees were men and about two thirds of them were permanent workers.

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CHAPTER - IX

SAVINGS, ASSETS AND INDEBTEDNESS

9.1 *Introductory*

Information under this head was collected from each sampled family about the amount of savings and assets held at the place of residence or at the native place, and also about the total debts on family account and on enterprise and other purposes account. If such assets and loans were held jointly with others, only the family's share was taken into consideration. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources were treated as separate loans. Credit purchases were also considered as loans.

9.2 *Components of savings*

Table 9.1 presents the extent of average savings and assets per reporting family.

TABLE 9.1

A. Average amount (Rs.) of savings and assets per reporting family by income classes

Savings/ Assets	Monthly family income class (Rs.)					
	<u>/60</u>	60- <u>/120</u>	120- <u>/180</u>	180- <u>/300</u>	300 and above	All
1	2	3	4	5	6	7
<u>Average amount</u> <u>per reporting</u> <u>family (Rs.)</u>						
Savings	-	1110.79	2002.80	1763.11	3559.34	1850.35
Assets	-	3317.50	4256.63	4011.54	10172.66	4192.92
Total	-	4428.29	6259.43	5774.65	13732.00	6043.27

Table 9.1 contd...

Table 9.1 contd...

B. Percentage distribution of savings and assets by form and income classes

Form of savings/ assets	Monthly family income class (Rs.)					All
	<u>/60</u>	<u>60-</u> <u>/120</u>	<u>120-</u> <u>/180</u>	<u>180-</u> <u>/300</u>	<u>300 and</u> <u>above</u>	
1	2	3	4	5	6	7
(a) Savings						
Life insurance premium paid	-	0.95	6.90	-	-	3.92
Provident fund-total contribution	-	17.36	17.36	26.98	20.82	19.11
Savings-bank, postal savings and cash in hand	-	5.64	4.01	3.55	5.10	4.48
Loan advanced	-	1.13	3.73	-	-	3.10
Others	-	-	-	-	-	-
Total	-	25.08	32.00	30.53	25.92	30.61
(b) Assets						
Land	-	45.16	41.41	46.41	39.33	41.79
Building	-	14.68	11.14	12.34	26.46	13.43
Live-stock	-	4.61	5.70	4.26	1.86	5.03
Jewellery and ornaments	-	8.36	6.90	5.66	6.07	6.84
Productive equipments	-	2.11	2.85	0.80	0.36	2.30
Others	-	-	-	-	-	-
Total	-	74.92	68.00	69.47	74.08	69.39
Grand Total						
(a) + (b)	-	100.00	100.00	100.00	100.00	100.00

The average amount of savings and assets per reporting family worked out to Rs. 6043.27 comprising Rs. 1850.35 of savings and Rs. 4192.92 of assets. The proportion of savings and assets held by the reporting families was 31 and 69 per cent. respectively.

9.3 *Extent of savings and assets*

Table 9.2 gives the percentage distribution of families according to total amount of savings and assets held by them as on the date of survey by income classes.

TABLE 9.2

Percentage distribution of families by total amount of savings and assets and income classes

Amount of savings and assets	Monthly family income class (Rs.)					
	<u>/60</u>	60- <u>/120</u>	120- <u>/180</u>	180- <u>/300</u>	300 and above	All
1	2	3	4	5	6	7
No savings and assets	100.00	-	-	-	-	1.00
Less than Rs. 200	-	14.29	-	-	-	4.00
Rs. 200 to below Rs. 500	-	3.57	3.70	-	-	3.00
Rs. 500 to below Rs. 1500	-	21.43	12.97	14.29	-	15.00
Rs. 1500 to below Rs. 2500	-	28.57	22.22	21.43	-	23.00
Rs. 2500 to below Rs. 3500	-	14.29	18.52	35.71	-	19.00
Rs. 3500 to below Rs. 4500	-	7.14	11.11	-	-	8.00
Rs. 4500 and above	-	10.71	31.48	28.57	100.00	27.00
Total	100.00	100.00	100.00	100.00	100.00	100.00

Only 1 per cent. of families reported having no savings or assets. About 92 per cent. of all families had savings and assets amounting to Rs. 500 and above, and about 35 per cent of families held savings and assets amounting to Rs. 3500 or above.

9.4 Possession of durable articles and live-stock

Apart from savings and assets held, the extent and range of durable articles possessed by the working class families would be indicative of their living habits and level of living. Table 9.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. Durable articles hired in or hired out have not been taken into account.

Table 9.3 on next page please.

TABLE 9.3

Distribution of families by average number of durable goods and livestock possessed by them by income classes

Durable goods and livestock possessed	Monthly family income class (Rs.)			
	Less than Rs. 60			
	Number of families reporting possession of articles	Percentage of reporting families	Total number of articles possessed	Average number per family of reporting families
1	2	3	4	5
(a) <u>Furniture and household appliances</u>				
Table	-	-	-	-
Chair	-	-	-	-
Stool	-	-	-	-
Sewing machine	-	-	-	-
Clock, time-piece	-	-	-	-
Cot	1	100.00	1	1.00
Electric and Iron press	-	-	-	-
(b) <u>Musical and recreational instruments</u>				
Radio	-	-	-	-
Gramophone	-	-	-	-
Dholak	-	-	-	-
(c) <u>Personal effects</u>				
Fountain pen	-	-	-	-
Wrist watch, pocket watch	-	-	-	-
Bicycle	-	-	-	-
Cart	-	-	-	-
(d) <u>Livestock</u>				
Cow, buffalo	-	-	-	-
Goat	-	-	-	-
Poultry	-	-	-	-
Bullock	-	-	-	-

Table 9.3 contd...

Durable goods and livestock possessed	Monthly family income class (Rs.)			
	60 to less than 120			
	Number of families reporting possession of articles	Percentage of reporting families	Total number of articles possessed	Average number per family of reporting families
1	6	7	8	9
(a) <u>Furniture and household appliances</u>				
Table	-	-	-	-
Chair	-	-	-	-
Stool	-	-	-	-
Sewing machine	1	3.57	2	2.00
Clock, time-piece	2	7.14	3	1.50
Cot	10	35.71	16	1.60
Electric fan and Iron press	1	3.57	1	1.00
(b) <u>Musical and recreational instruments</u>				
Radio	-	-	-	-
Gramophone	-	-	-	-
Dholak	-	-	-	-
(c) <u>Personal effects</u>				
Fountain pen	6	21.43	11	1.83
Wrist watch, pocket watch	3	10.71	3	1.00
Bicycle	3	10.71	3	1.00
Cart	-	-	-	-
(d) <u>Livestock</u>				
Cow, buffalo	1	3.57	2	2.00
Goat	1	3.57	1	1.00
Poultry	1	3.57	3	3.00
Bullock	1	3.57	1	1.00

Table 9.3 contd...

Table 9.3 contd...

Durable goods and livestock possessed	Monthly family income class (Rs.)			
	120 to less than 180			
	Number of families reporting possession of articles	Percentage of reporting families	Total number of articles possessed	Average number per family of reporting families
1	10	11	12	13
(a) <u>Furniture and household appliances</u>				
Table	3	5.56	3	1.00
Chair	5	9.26	6	1.20
Stool	1	1.85	2	2.00
Sewing machine	2	3.70	2	1.00
Clock, time-piece	3	5.56	3	1.00
Cot	28	51.85	44	1.57
Electric and Iron press	3	5.56	3	1.00
(b) <u>Musical and recreational instruments</u>				
Radio	1	1.85	1	1.00
Gramophone	-	-	-	-
Dholak	1	1.85	2	2.00
(c) <u>Personal effects</u>				
Fountain pen	11	20.37	18	1.64
Wrist watch, pocket watch	3	5.56	4	1.33
Bicycle	4	7.41	4	1.00
Cart	1	1.85	1	1.00
(d) <u>Livestock</u>				
Cow, buffalo	10	18.52	27	2.70
Goat	3	5.56	8	2.67
Poultry	6	11.11	19	3.17
Bullock	4	7.41	9	2.25

Table 9.3 contd.

Table 9.3 contd...

Durable goods and livestock possessed	Monthly family income class (Rs.)			
	180 to less than 300			
	Number of families reporting possession of articles	Percentage of reporting families	Total number of articles possessed	Average number per family of reporting families
1	14	15	16	17
(a) <u>Furniture and household appliances</u>				
Table	-	-	-	-
Chair	-	-	-	-
Stool	-	-	-	-
Sewing machine	-	-	-	-
Clock, time-piece	-	-	-	-
Cot	9	64.29	13	1.44
Electric and Iron press	-	-	-	-
(b) <u>Musical and recreational instruments</u>				
Radio	-	-	-	-
Gramophone	-	-	-	-
Dholak	-	-	-	-
(c) <u>Personal effects</u>				
Fountain pen	7	50.00	13	1.86
Wrist watch, pocket watch	1	7.14	1	1.00
Bicycle	2	14.29	2	1.00
Cart	-	-	-	-
(d) <u>Live-stock</u>				
Cow, buffalo	3	21.43	8	2.67
Goat	1	7.14	7	7.00
Poultry	1	7.14	4	4.00
Bullock	-	7.14	-	-

Table 9.3 contd.

Table 9.3 contd...

Durable goods and livestock possessed	Monthly family income class (Rs.)			
	300 and above			
	Number of families reporting possession of articles	Percentage of reporting families	Total number of articles possessed	Average number per family of reporting families
1	18	19	20	21
(a) <u>Furniture and household appliances</u>				
Table	-	-	-	-
Chair	2	66.67	3	1.50
Stool	-	-	-	-
Sewing machine	1	33.33	1	1.00
Clock, time-piece	2	66.67	2	1.00
Cot	3	100.00	6	2.00
Electric and Iron press	1	33.33	1	1.00
(b) <u>Musical and recreational instruments</u>				
Radio	1	33.33	1	1.00
Gramophone	-	-	-	-
Dholak	-	-	-	-
(c) <u>Personal effects</u>				
Fountain pen	-	-	-	-
Wrist, pocket watch	2	66.67	2	1.00
Bicycle	2	66.67	2	1.00
Cart	-	-	-	-
(e) <u>Livestock</u>				
Cow, buffalo	2	66.67	3	1.50
Goat	-	-	-	-
Poultry	1	33.33	4	4.00
Bullock	-	-	-	-

Table 9.3 contd.

Table 9.3 contd...

Durable goods and livestock possessed	Monthly family income class (Rs.)			
	All			
	Number of families reporting possession of articles	Percentage of reporting families	Total number of articles possessed	Average number per family of reporting families
1	22	23	24	25
(a) <u>Furniture and household appliances</u>				
Table	3	3.00	3	1.00
Chair	7	7.00	9	1.29
Stool	1	1.00	2	2.00
Sewing machine	4	4.00	5	1.25
Clock, time-piece	7	7.00	8	1.14
Cot	51	51.00	80	1.57
Electric and Iron press	5	5.00	5	1.00
(b) <u>Musical and recreational instruments</u>				
Radio	2	2.00	2	1.00
Gramophone	-	-	-	-
Dholak	1	1.00	2	2.00
(c) <u>Personal effects</u>				
Fountain pen	24	24.00	42	1.75
Wrist watch, pocket watch	9	9.00	10	1.11
Bicycle	11	11.00	11	1.00
Cart	1	1.00	1	1.00
(d) <u>Livestock</u>				
Cow, buffalo	16	16.00	40	2.50
Goat	5	5.00	16	3.20
Poultry	9	9.00	30	3.33
Bullock	5	5.00	10	2.00

The possession of some what costly durable articles such as wrist watch, bicycle, radio, sewing machine and electric press, etc., and live stock does not appear to be very uncommon among the working class families.

9.5 *Extent of indebtedness*

Table 9.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 9.4
Percentage distribution of families by amount of debt and income classes

Amount of debt	Monthly family income class (Rs.)					All
	<u>/60</u>	60- <u>/120</u>	120- <u>/180</u>	180- <u>/300</u>	300 and above	
1	2	3	4	5	6	7
Less than Rs. 50	-	18.75	3.85	8.33	-	8.93
Rs. 50 to less than Rs. 100	-	12.50	11.54	8.33	-	10.71
Rs. 100 to less than Rs. 150	-	25.00	30.77	-	-	21.43
Rs. 150 to less than Rs. 250	-	6.25	26.92	41.67	50.00	25.00
Rs. 250 to less than Rs. 500	-	6.25	15.38	16.67	-	12.50
Rs. 500 to less than Rs. 1000	-	25.00	3.85	16.67	50.00	14.29
Rs. 1000 to less than Rs. 1500	-	6.25	7.69	8.33	-	7.14
Total	-	100.00	100.00	100.00	100.00	100.00
Total number of families reporting debt	-	16	26	12	2	56

About 56 per cent. of the families reported having debts. About two thirds of the indebted families had debts ranging from less than Rs. 50 to less than 500.

9.6 *Purpose of loans*

Table 9.5 gives the details of the loans taken according to the purposes envisaged.

TABLE 9.5
Percentage distribution of families, loans and amount
of loans by purpose and income classes

Purpose of loans	Monthly family income class (Rs.)		
	Below Rs. 60		
	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	2	3	4
(a) <u>On family account</u>			
Festival	-	-	-
Marriage	-	-	-
Child birth	-	-	-
Funeral	-	-	-
Sickness	-	-	-
Education	-	-	-
Unemployment, lay-off etc.	-	-	-
Current deficit	-	-	-
Inherited debt	-	-	-
Others (specify)	-	-	-
Total	-	-	-
(b) <u>On enterprise and other purposes account</u>			
Building	-	-	-
Purchase of other assets (land,etc)	-	-	-
Cultivation	-	-	-
Other family enterprise	-	-	-
Inherited debt	-	-	-
Others (specify)	-	-	-
Total	-	-	-
Grand Total	-	-	-
(a) + (b)	-	-	-
Absolute totals	-	-	-

Table 9.5 contd...

Table 9.5 contd...

Purpose of loans	Monthly family income class (Rs.)		
	60 to less than 120		
	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	5	6	7
(a) On family account			
Festival	6.25	4.54	2.11
Marriage	37.50	31.82	35.77
Child birth	6.25	13.64	9.30
Funeral	-	-	-
Sickness	12.50	9.09	11.62
Education	-	-	-
Unemployment, lay-off, etc.	6.25	4.54	0.42
Current deficit	6.25	4.55	1.27
Inherited debt	-	-	-
Others (specify)	12.50	13.64	4.86
Total	87.50	81.82	65.35
(b) On enterprise and other purposes account			
Building	12.50	13.64	33.81
Purchase of other assets (land, etc.)	-	-	-
Cultivation	-	4.54	0.84
Other family enterprise	-	-	-
Inherited debt	-	-	-
Others (specify)	-	-	-
Total	12.50	18.18	34.65
Grand Total (a) + (b)	100.00	100.00	100.00
Absolute totals	16	22	4733.00

Table 9.5 contd...

Table 9.5 contd...

Purpose of loans	Monthly family income class (Rs.)		
	120 to less than 180		
	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	8	9	10
(a) <u>On family account</u>			
Festival	-	2.70	1.61
Marriage	23.08	16.22	17.19
Child birth	-	-	-
Funeral	-	-	-
Sickness	-	5.41	3.13
Education	3.85	2.70	2.34
Unemployment, lay-off, etc.	-	-	-
Current deficit	34.61	37.84	19.69
Inherited debt	-	-	-
Others (specify)	11.54	13.51	12.03
Total	73.08	78.38	55.99
(b) <u>On enterprise and other purposes account</u>			
Building	11.54	10.81	22.14
Purchase of other assets (land, etc.)	11.54	8.11	18.75
Cultivation	3.84	2.70	3.12
Other family enterprise	-	-	-
Inherited debt	-	-	-
Others (specify)	-	-	-
Total	26.92	21.62	44.01
Grand Total			
(a) + (b)	100.00	100.00	100.00
Absolute totals	26	37	6400.25

Table 9.5 contd...

Table 9.5 contd...

Purpose of loans	Monthly family income class (Rs.)		
	180 to less than 300		
	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	11	12	13
(a) On family account			
Festival	-	-	-
Marriage	33.33	40.00	21.44
Child birth	-	6.67	2.31
Funeral	-	-	-
Sickness	16.67	13.33	9.27
Education	-	-	-
Unemployment, lay-off, etc.	-	-	-
Current deficit	16.67	13.33	9.04
Inherited debt	-	-	-
Others (specify)	25.00	20.00	28.97
Total	91.67	93.33	71.03
(b) On enterprise and other purposes account			
Building	-	-	-
Purchase of other assets (land, etc.)	8.33	6.67	28.97
Cultivation	-	-	-
Other family enterprise	-	-	-
Inherited debt	-	-	-
Others (specify)	-	-	-
Total	8.33	6.67	28.97
Grand Total			
(a) + (b)	100.00	100.00	100.00
Absolute totals	12	15	4315.00

Table 9.5 contd...

Table 9.5 contd...

Purpose of loans	Monthly family income class (Rs.)		
	300 and above		
	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	14	15	16
(a) On family account			
Festival	-	-	-
Marriage	-	-	-
Child birth	-	-	-
Funeral	-	-	-
Sickness	-	-	-
Education	-	-	-
Unemployment, lay-off, etc.	-	-	-
Current deficit	-	33.33	12.50
Inherited debt	-	-	-
Others (specify)	50.00	33.34	25.00
Total	50.00	66.67	37.50
(b) On enterprise and other purposes account			
Building	-	-	-
Purchase of other assets (land etc.)	-	-	-
Cultivation	50.00	33.33	62.50
Other family enterprise	-	-	-
Inherited debt	-	-	-
Others (specify)	-	-	-
Total	50.00	33.33	62.50
Grand Total (a) + (b)	100.00	100.00	100.00
Absolute totals	2	3	800.00

Table 9.5 contd...

Table 9.5 contd...

Purpose of loans	Monthly family income class (Rs.)		
	All		
	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	17	18	19
(a) On family account			
Festival	1.78	2.60	1.25
Marriage	28.57	24.68	22.88
Child birth	1.79	5.19	3.32
Funeral	-	-	-
Sickness	7.14	7.79	7.08
Education	1.79	1.30	0.93
Unemployment, lay-off, etc.	1.79	1.30	0.12
Current deficit	21.43	23.38	11.14
Inherited debt	-	-	-
Others (specify)	16.07	15.58	15.08
Total	80.36	81.82	61.80
(b) On enterprise and other purposes account			
Building	8.93	9.09	18.57
Purchase of other assets (land, etc.)	7.14	5.19	15.08
Cultivation	3.57	3.90	4.55
Other family enterprise	-	-	-
Inherited debt	-	-	-
Others (specify)	-	-	-
Total	19.64	18.18	38.20
Grand Total			
(a) + (b)	100.00	100.00	100.00
Absolute totals	56	77	16248.25

About 82 per cent. of the loans and 62 per cent. of the loan amount were taken on 'family account' and the remaining 18 per cent. of loans and 38 per cent. of the loan amount were taken on enterprise and other purposes account. The largest single purpose for which loans were taken was for meeting marriage requirements.

9.7 *Sources and terms of loans*

Table 9.6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

Table 9.6 on next page please.

TABLE 9.6

Percentage distribution of loans by source, nature of security, rate of interest and type of instalments for repayment

By source	By nature of security		By rate of interest		By type of instalment (for repayment of loan)	
	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment
1	2	3	4	5	6	7
Source of loan	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment
1	2	3	4	5	6	7
Provident Fund	-	No security	81.82	Not reporting	2.60	Weekly
Co-operative						
Societies	6.49	Land	5.19	No interest	53.25	Monthly
Employer	1.30	Ornaments & Jewellery	11.69	Less than 6%	-	Quarterly
Money lender	31.17	Others	1.30	6% to less than 12.5%	6.49	Half yearly
Shopkeeper	29.87			12.5% to less than 25%	11.69	Yearly
Friends and relatives	31.17			25% to less than 50%	14.29	Others
Others	-			50% and above	11.68	
Total	100.00		100.00		100.00	100.00

Money lenders, friends and relatives and shop keepers were the principal sources of loans. About 82 per cent. of the loans were taken without providing any security. In a majority of cases of loans no interest was charged. For nearly 12 per cent. of the loans interest was charged at the rate of 50 per cent. or more.

*

CHAPTER - X

SOME IMPORTANT FINDINGS

10.1 *Family Characteristics, Income and Expenditure*

The estimated number of families of industrial workers in Chhindwara centre, coming within the purview of the survey, worked out to about 16 thousand. About 35 per cent. of the families consisted of single member families, 16 per cent. of two to three members, 23 per cent. of four to five members, 16 per cent. of six to seven members and the remaining 10 per cent. of more than seven members. About 37 per cent. of the families consisted of 'husband, wife and children', about 28 per cent. of 'husband or wife' about 14 per cent. of 'husband, wife, children and other members' and about 7 per cent. of unmarried earners. The remaining types constituted about 14 per cent.

(2.4.1, 2.4.5, 3.7.1)

The average size of the family was 3.73 persons. Of these 1.10 were earners, 0.07 earning dependants and 2.56 non-earning dependants. Of the earners 1.04 were males and rest 0.06 females. About 86 per cent. of the families had only one income recipient, and about 8 per cent. only two income recipients. An average family had 2.63 dependants living with it and 0.04 dependants living elsewhere.

(2.4.5, 3.3, 3.7.1)

The average monthly income per family and per capita worked out to Rs. 167.05 and Rs. 44.73 respectively. The largest proportion of families (about 40 per cent.) came within the income class of 'Rs. 150 to less than Rs. 200'. Only about 3 per cent. of the families had an income of Rs. 300 and above.

(2.4.4, 4.2)

Of the average monthly family income of Rs. 167.05, income from paid employment accounted for Rs. 155.54 or about 93 per cent., from self employment for Rs. 5.87 or about 4 per cent. and from other sources such as rent from house, pension, cash assistance, gifts and concessions, etc., for Rs. 5.64 or about 3 per cent. Men contributed the largest amount to the average monthly family income (about 95 per cent.) from all the three sources.

(4.4)

The average monthly expenditure for current living worked out to Rs. 141.76 per family, Rs. 38.01 per capita and Rs. 46.94 per adult consumption unit. While the average monthly expenditure per family generally increased with increase in family income, expenditure per capita and per adult consumption unit showed an increasing trend only up to the income class of 'Rs. 100 to less than Rs. 150' whereafter it fluctuated.

(5.3)

Of the total monthly expenditure of Rs. 141.76 per family, consumption expenditure accounted for Rs. 133.46 and the non-consumption outgo like taxes, interest on loans and remittances to dependants for Rs. 8.30. Expenditure on food worked out to Rs. 81.11 or about 61 per cent. of the consumption expenditure.

(5.4)

Of the total families surveyed, about 73 per cent. had balanced or surplus budgets while the remaining 27 per cent. had deficit budgets. The average budget of all the families taken together was surplus to the tune of Rs. 33.59.

(7.2)

The overall nutritive value of the diet of an average working class family in Chhindwara was generally deficient in calorific value, Calcium, Vitamin A and Vitamin C. Greater intake of pulses like gram and masur, meat, leafy vegetables and milk would help overcome these deficiencies.

(6.2)

10.2 *Additional aspects of level of living*

As already stated in Chapter VIII, the data on additional aspects of level of living relate only to the sampled families and no estimates have been built up on the basis of the data collected in regard to these aspects. Among the estimated number of members (aged 5 years and above) of families of industrial workers about 63 per cent. were illiterate and about 33 per cent. had received education up to or below primary standard. During the period of the survey about 22 per cent. of the family members were reported to be receiving education. Among children (5 to 14 years of age) this percentage was about 57 per cent. The most important reason for children and adults not receiving education was reported to be lack of interest.

(3.4, 8.2.1)

Ailments such as chest pain, headache, sore eyes and back-ache, etc., accounted for about 39 per cent. of the cases of sickness. Allopathic treatment was taken in about 54 per cent. of the cases.

(8.3)

About 74 per cent. of the sampled families were living in independent houses. About 61 per cent. of families were living in dwellings provided by employers. A good majority of the dwellings consisted of one living room with no provision for separate kitchen, store, verandah, bath room and latrine. In a majority of the dwellings the source of water supply was 'well without hand pump'.

(8.4, 8.4.2)

In a majority of cases the places of work of the main earner, schools, dispensary and welfare centre were situated at a distance of less than 2 kms. from their dwellings. The Employment Exchange was not so conveniently located.

(8.4.3)

About 71 per cent. of the employee members of the sampled families were permanently employed in registered mines/factories in the centre. The proportion of temporary and casual workers was more than 19 and 9 per cent. respectively.

(8.5.3)

The average amount of savings and assets per reporting family, on the date of survey, worked out to Rs. 1850.35 and Rs. 4192.92 respectively. 92 per cent. of the families reported savings and assets amounting to Rs. 500 and above.

(9.2, 9.3)

56 per cent. of the families had incurred debts. The outstanding loans were mostly on family account and to a large extent were taken for meeting expenses for marriage.

(9.5, 9.6)

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APPENDIX

Average Monthly Expenditure - Item-wise per Family

Item	Single member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5

(a) CONSUMPTION EXPENDITURE FOOD, BEVERAGES, ETC.

Cereals and products

Rice	32	2.26	225	9.41
Wheat	31	2.45	276	13.13
Wheat Atta	1	0.03	34	0.47
Jowar	9	0.43	139	4.96
Bajra	1	0.03	18	0.16
Maize	5	0.21	149	5.78
Gram	-	-	12	0.33
Gram Atta	1	0.03	1	0.01
Chira Muri	-	-	1	0.01
Maida	-	-	4	0.01
Suji, Rawa	-	-	3	0.01
Bread	-	-	9	0.03
Biscuit	1	0.03	8	0.05
Other wheat products	-	-	1	0.01
Other cereals	-	-	39	1.95
Grinding and other charges	34	0.09	298	0.83
Sub-total : Cereals and products	39	5.56	307	37.15

Pulses and Products

Arhar	29	0.73	252	2.99
Gram	2	-	73	0.37
Moong	6	0.06	68	0.45
Masur	1	-	27	0.15
Urd	5	0.12	62	0.35
Other pulses	1	-	60	0.39
Pulse products	1	-	7	0.04
Sub-total : Pulses and products	35	0.91	299	4.74

Appendix contd...

1	2	3	4	5
<u>Oil seeds, oils and fats</u>				
Mustard Oil	18	0.40	48	0.49
Coconut oil	-	-	.3	0.07
Gingelly oil	-	-	2	0.03
Groundnut oil	1	-	44	0.69
Other vegetable oil				
Jagni oil	19	0.55	218	3.17
Vanaspatti	1	0.03	22	0.20
Sub-total : Oil seeds, oils and fats	38	0.98	306	4.65
<u>Meat, fish and eggs, etc.</u>				
Goat meat	30	0.79	196	2.68
Mutton	-	-	2	0.03
Poultry	1	-	8	0.07
Fresh fish	3	0.03	17	0.13
Eggs hen	-	-	16	0.06
Sub-total : Meat, fish and eggs	32	0.82	208	2.97
<u>Milk and products</u>				
Milk cow	15	0.64	57	0.96
Milk buffalo	20	0.95	80	1.59
Curd	1	-	19	0.04
Lassi	1	-	13	0.01
Khoa	-	-	2	0.02
Ghee cow	-	-	5	0.11
Ghee buffalo	6	0.34	46	0.81
Other milk and milk products	-	-	4	0.03
Sub-total : Milk and products	42	1.93	175	3.57
<u>Condiments and spices</u>				
Salt	34	0.03	302	0.17
Turmeric	35	0.06	303	0.78
Chillies green	3	-	51	0.07
Chillies dry	34	0.24	298	1.42
Tamrind	-	-	1	-
Onion	34	0.18	285	0.76
Garlic	20	0.06	245	0.23
Coriander	20	0.06	221	0.30

Appendix contd...

	1	2	3	4	5
Ginger		2	-	47	0.04
Pepper		-	-	3	-
Methi		-	-	9	-
Jira		-	-	34	0.03
Cloves		-	-	1	-
Ellaichi		-	-	1	-
Mixed spices		33	0.15	256	0.44
Other spices and condiments		-	-	3	0.01
Sub-total : Condiments and spices		38	0.78	306	3.75

Vegetables and products

Potato	52	0.55	311	1.67
Muli, turnip, radish	-	-	3	-
Carrot,beet	-	-	9	0.01
Other root vegetables	1	-	12	0.03
Brinjal	16	0.09	158	0.49
Cauliflower	11	0.06	90	0.28
Cabbage	1	-	11	0.03
Ladies finger	1	-	16	0.02
Tomato	12	0.09	102	0.28
Pumpkin	-	-	6	0.01
Gourd	-	-	4	-
Karela	2	-	5	-
Bean	-	-	7	0.01
Pea	-	-	1	0.01
Other non leafy vegetables	-	-	14	0.03
Palak	4	0.03	41	0.05
Amranth	-	-	1	-
Methi	-	-	25	0.03
Other leafy vegetables	-	-	7	0.01
Other vegetable products	-	-	3	-
Sub-total : Vegetable and products	52	0.82	316	2.96

Fruits and products

Banana	26	0.15	104	0.29
Orange	9	0.09	39	0.11
Lemon	-	-	4	0.02
Mango	17	0.18	51	0.20
Water-melon	2	0.03	12	0.03
Coconut	-	-	15	0.11
Cashewnut	-	-	1	-

Appendix contd...

1	2	3	4	5
Kharbooza	-	-	8	0.02
Dried fruits	9	0.06	16	0.05
Other fruits	2	-	12	0.04
Jams and jellies	-	-	1	-
Sub-total : Fruits and products	55	0.51	209	0.87
<u>Other food</u>				
Sugar	10	0.06	139	0.68
Gur	121	2.48	375	3.17
Honey	-	-	3	0.01
Sub-total : Other food	123	2.54	387	3.86
<u>Other beverages, etc.</u>				
Tea leaf	23	0.12	253	0.78
Coffee powder or seed	-	-	1	0.01
Others	21	0.55	230	2.41
Sub-total : Other beverages	23	0.67	253	3.20
<u>Prepared meals, etc.</u>				
Meals	99	25.59	119	10.81
Snacks-saltish	70	0.64	170	0.62
Snacks-sweet	35	0.37	167	0.71
Hot drink - tea	83	1.38	231	1.23
Hot drink - others	1	0.06	1	0.02
Sub-total : Prepared meals, etc.	123	28.04	335	13.39
<u>Pan, supari, etc.</u>				
Pan leaf	11	0.09	150	0.63
Pan finished	72	0.46	131	0.34
Supari	9	0.06	155	0.59
Lime	-	-	1	-
Katha	8	0.03	148	0.31
Others	-	-	2	-
Sub-total : Pan, Supari, etc.	81	0.64	271	1.87

Appendix contd...

	1	2	3	4	5
<u>Tobacco and products</u>					
Bidi	99	1.93	281	2.32	
Cigarettes	1	0.09	11	0.14	
Zarda	3	0.03	8	0.02	
Chewing tobacco	18	0.15	104	0.32	
Smoking tobacco	1	-	20	0.06	
Leaf tobacco	9	0.09	58	0.18	
Hukka tobacco	-	-	1	-	
Others	76	0.34	253	0.44	
Sub-total : Tobacco and products	120	2.63	369	3.48	
<u>Alcoholic beverages, etc.</u>					
Country liquor	33	1.16	172	3.08	
Ganja	1	0.06	8	0.11	
Bhang	-	-	2	0.01	
Opium	-	-	1	-	
Sub-total : Alcoholic beverages, etc.	33	1.22	179	3.20	
Total : Food, beverages, etc.	132	48.05	400	89.66	
i) Food	132	43.56	400	81.11	
ii) Pan, supari, tobacco and intoxicants	-	4.49	-	8.55	
<u>FUEL AND LIGHT</u>					
Firewood and chips	16	0.06	200	0.98	
Coal and coke	34	0.43	267	3.14	
Match box	35	0.03	285	0.15	
Kerosene oil-fuel	1	-	18	0.03	
Kerosene oil-lighting	21	0.15	184	0.77	
Electricity-lighting	28	0.12	55	0.28	
Dung cake	1	-	7	0.01	
Candles	-	-	7	0.03	
Other oil used for lighting	-	-	1	0.01	
Others	-	-	1	-	
Sub-total : Fuel and light	63	0.79	331	5.40	

Appendix contd...

	1	2	3	4	5
<u>HOUSING</u>					
<u>Rent for housing, etc.</u>					
Residential house-rent	4	0.12	27	0.47	
House rent, owned/free	128	2 35	370	5.17	
Rent for hotel lodging, etc.	-	0.06	1	0.06	
Sub-total : Rent for housing, etc.	132	2.53	397	5.70	
<u>House repairs and upkeep</u>					
Repairs	1	0.09	3	0.17	
Sub-total : Repairs and up-keep	1	0.09	3	0.17	
<u>Furniture, etc.</u>					
Cot	1	0.09	7	0.22	
Durrie	-	-	7	0.13	
Chowki	-	-	2	0.02	
Chair	-	-	2	0.05	
Stool	-	-	1	0.01	
Table	-	-	1	0.03	
Rack	-	-	1	0.01	
Sub-total : Furniture, etc.	1	0.09	16	0.47	
<u>House hold appliances</u>					
Utensils- earthenware	1	0.03	9	0.02	
Utensils- stainless steel	-	-	1	0.11	
Utensils- bell-metal	-	-	1	-	
Utensils- aluminium	2	-	10	0.14	
Utensils- copper	-	-	2	0.14	
Utensils- brass	-	-	3	0.11	
Glass ware	-	0.06	4	0.03	
Chinaware	-	-	2	0.01	
Bucket	2	-	4	0.04	
Broom	-	-	14	0.01	
Lock	1	-	3	0.01	
Rope string	1	0.03	3	0.02	
Other electrical appliances	1	0.03	1	0.01	

Appendix contd...

1	2	3	4	5
Lantern (lamp)	2	0.09	6	0.09
Other house-hold appliances	-	-	1	-
Sub-total : House-hold appliances	11	0.24	55	0.74
<u>House-hold services</u>				
Domestic servant, ayah	1	0.18	1	0.06
Sweeper	-	-	17	0.06
Others	-	-	2	0.02
Sub-total : House-hold services	1	0.18	18	0.14
Total - Housing	132	3.13	397	7.22

CLOTHING, BEDDING, FOOTWEAR AND HEADWEARReadymade clothing

Dhoti	16	1.99	43	1.47
Lungi	7	0.28	8	0.12
Trouser	-	-	8	0.15
Half pants	3	0.09	5	0.06
Waist coat	-	-	2	0.30
Bush shirt	-	-	7	0.12
Shirt	4	0.12	21	0.36
Ganji	16	0.21	27	0.15
Saree	1	0.31	62	3.01
Blouse	-	-	10	0.13
Dopatta	-	-	2	0.03
Frocks	-	-	16	0.26
Under garments, underwear, langot, etc.	1	0.03	6	0.05
Chaddar	10	0.73	13	0.32
Towel	6	0.12	9	0.06
Gamcha	2	0.03	3	0.02
Handkerchief	1	-	1	-
Shawl, wrapper, scarf, etc.	2	0.06	4	0.05
Sweaters, pullover	-	-	3	0.10
Other garments	-	-	-	0.02
Sub-total ; Readymade clothing	48	3.97	161	6.78

Appendix contd...

1	2	3	4	5
<u>Non-readymade Clothing</u>				
Lungi	2	0.06	2	0.02
Pyjama	6	0.25	18	0.31
Trouser	2	0.15	25	0.58
Half pants	3	0.09	9	0.12
Waist coat, jacket; jawahar coat	3	0.15	3	0.05
Bush shirt	2	0.06	5	0.10
Shirt	32	2.46	81	2.17
Coat	-	-	1	0.06
Ganji	5	0.12	5	0.04
Saree	-	-	1	0.03
Blouse	-	-	36	0.65
Petti coat	-	-	3	0.04
Shalwar	-	-	2	0.04
Frock	-	-	27	0.50
Under garments	14	0.21	21	0.16
Chaddar	-	-	1	0.02
Long cloth	-	-	1	0.02
Poplin	2	0.18	3	0.07
Other shirting and coating	2	0.18	2	0.06
Other cloth	2	0.06	5	0.07
Sub-total: Non-readymade clothing	49	3.97	135	5.11

Appendix contd...

Appendix contd...

1	2	3	4	5
<u>Head-wear</u>				
Cap	2	-	8	0.02
Solo-hat	-	-	1	-
Sub-total : Headwear	2	-	9	0.02
<u>Bedding, etc.</u>				
Bed sheet	2	0.15	6	0.19
Durrie	2	0.09	3	0.07
Blanket, rug	2	0.46	2	0.16
Bodding cloth	1	0.06	4	0.10
Others(cotton for quilt)	2	0.12	5	0.13
Sub-total : Bedding, etc.	8	0.88	18	0.65
<u>Foot-wear</u>				
Shoes	4	0.12	43	0.80
Chappal	4	0.12	21	0.21
Boots	-	-	3	0.06
Socks	-	-	3	0.01
Sub-total : Footwear	8	0.24	64	1.08
<u>Miscellaneous</u>				
Laundry	-	-	1	-
Washerman	5	0.03	26	0.12
Washing soap	119	0.89	385	1.46
Soda	6	-	101	0.10
Soap chips and powder	-	-	1	-
Tailoring (mending and darning)	45	0.61	115	0.95
Others	-	-	2	-
Repairs and maintenance of foot wear (boot polish etc.)	3	0.03	21	0.05
Sub-total :	128	1.56	395	2.68
Miscellaneous	128	1.56	395	2.68
Total : Clothing, bedding, footwear and headwear	130	10.62	400	16.32

Appendix contd...

1	2	3	4	5
<u>MISCELLANEOUS</u>				
<u>Medical Care</u>				
Doctor's fee	-	-	2	0.03
Medicine	11	0.49	56	1.04
Nurse (midwife)	-	-	2	0.03
Sanitary articles	-	-	1	-
Others	-	-	1	0.10
Sub-total : Medical care	11	0.49	59	1.20
<u>Personal care</u>				
Hair oil, hair cream, powder	131	1.41	396	1.51
Hair lotion, shampoo, etc.	-	-	1	-
Barber	122	0.76	366	0.98
Snow, face cream, wax, etc.	2	0.03	5	0.02
Toilet soap	103	0.76	351	1.24
Soap nut	1	-	4	0.01
Comb, hair brush	1	-	11	0.01
Mirror	1	-	4	0.01
Face powder	-	0.03	2	0.01
Tooth paste	2	0.06	3	0.01
Tooth powder	1	0.03	7	0.02
Neem and similar sticks	-	-	74	0.04
Blade	17	0.03	72	0.04
Shaving soap	1	-	1	-
Razor	-	-	1	-
Scents and perfumes	-	-	24	0.04
Others	-	-	2	0.01
Sub-total : Personal care	132	3.11	400	3.95
<u>Education and reading</u>				
School and college fee	-	-	49	0.20
School book	-	-	12	0.15
General books	-	-	2	0.02
Stationery all kinds	-	-	27	0.14
Periodicals and journals	1	-	3	0.01
Library charges	-	-	1	-
Others	-	-	11	0.01
Sub-total : Education and reading	1	-	73	0.53

Appendix contd..

	1	2	3	4	5
<u>Recreation, etc.</u>					
Cinema		56	0.52	185	0.69
Toy		1	0.03	11	0.03
Pet animals and birds - purchase and maintenance		-	-	4	0.07
Mela, fair		-	-	3	0.01
Exhibition, picnics, etc.		-	-	1	-
Photographic expenses		1	-	1	-
Club fee and other club expenses		1	-	1	-
Chance games and lottery		-	-	1	0.03
Others (fire work, radio- licence, etc)		1	0.24	7	0.16
Others		-	-	2	0.02
Sub-total : Recreation, etc.		60	0.79	203	1.01
<u>Transport and Communication</u>					
Rail		4	0.09	32	0.79
Bus		7	0.15	56	0.84
Rickshaw		-	-	2	-
Taxi		-	-	5	0.05
Bicycle hire		1	-	3	-
Repair charges		-	-	3	0.06
Postage (including tele- graph and money order)		46	0.21	103	0.14
Others		2	-	3	0.01
Sub-total : Transport and Communication		56	0.45	170	1.89
<u>Subscription, etc.</u>					
Trade unions		-	-	2	0.01
Religious (including priest etc.)		4	0.06	56	0.29
Gift and charity		18	0.61	72	1.00
Ceremonials		1	0.15	10	1.07
Fines and penalties		-	-	1	0.42
Others		5	1.28	32	2.72
Sub-total : Subscription, etc.		26	2.10	147	5.51

Appendix contd...

	1	2	3	4	5
<u>Personal effects, etc.</u>					
Ornaments (other than precious metal)	-	-	2	0.01	
Ornaments (glass)	-	-	29	0.11	
Fountain pen	1	0.15	5	0.03	
Umbrella	2	0.06	6	0.20	
Hand sticks	1	-	1	0.02	
Other personal effects	1	-	4	0.02	
Repair and maintenance	-	-	1	0.01	
Pocket expenses not elsewhere covered	4	0.03	17	0.04	
Other miscellaneous expenses	69	0.12	321	0.33	
Sub-total : Personal effects, etc.	72	0.36	329	0.77	

Litigation

Expenditure on litigation	-	-	1	-	
Sub-total :	-	-	1	-	
Litigation	-	-	1	-	
Total : Miscellaneous	132	7.30	400	14.86	
Total : Consumption expenditure	132	69.89	400	133.46	

(b) NON-CONSUMPTION EXPENDITURE

Interest paid on loan	1	0.15	25	0.50	
Taxes	-	-	2	0.02	
Remittance to dependants	32	12.69	77	7.78	
Sub-total : Non consumption expenditure	33	13.84	101	8.30	

SUMMARY

(a) Consumption expenditure

Food	132	43.56	400	81.11	
Pan, supari, tobacco and intoxicants	-	4.49	-	8.55	
Fuel and light	63	0.79	331	5.40	

Appendix contd...

1	2	3	4	5
Housing	132	3.13	397	7.22
Clothing, bedding, footwear and headwear, etc.	130	10.62	400	16.32
Miscellaneous	132	7.30	400	14.86
Total :	132	69.89	400	133.46

(b) Non-consumption
Expenditure

Interest on loans, loans, taxes, and remittance to dependants	33	13.84	101	8.30
Total	33	13.84	101	8.30

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